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## ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 260

# TREASURY DEPARTMENT

## OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., Nov. 21, 1956

**Condition of National Banks in the United States on  
Oct. 5, 1955, Dec. 31, 1955, Apr. 10, 1956, June 30, 1956, and Sept. 26, 1956**

[In thousands of dollars]



	Oct. 5, 1955 (4,721 banks)	Dec. 31, 1955 (4,700 banks)	Apr. 10, 1956 (4,689 banks)	June 30, 1956 (4,675 banks)	Sept. 26, 1956 (4,671 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.....	41,083,563	43,559,726	44,516,000	45,999,400	47,031,601
U. S. Government securities, direct obligations.....	34,106,314	33,686,583	31,872,384	30,653,137	31,036,665
Obligations guaranteed by U. S. Government.....	4,037	4,223	4,073	4,132	3,662
Obligations of States and political subdivisions.....	7,145,936	6,993,984	7,111,377	7,094,478	7,056,505
Other bonds, notes, and debentures.....	1,986,499	1,955,466	1,866,784	1,736,150	1,681,609
Corporate stocks, including stocks of Federal Reserve banks.....	212,872	217,074	228,840	230,864	232,852
<i>Total loans and securities</i> .....	<i>84,539,221</i>	<i>86,417,056</i>	<i>85,599,458</i>	<i>85,718,161</i>	<i>87,042,954</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	22,776,906	25,763,440	23,238,461	23,609,546	23,356,736
Bank premises owned, furniture and fixtures.....	928,273	962,111	1,001,858	1,031,707	1,063,287
Real estate owned other than bank premises.....	21,029	23,709	28,460	29,589	33,367
Investments and other assets indirectly representing bank premises or other real estate.....	72,955	78,839	74,650	79,187	81,016
Customers' liability on acceptances.....	144,791	125,671	158,305	162,221	200,139
Income accrued but not yet collected.....	227,085	225,712	222,831	229,972	237,155
Other assets.....	172,235	153,749	183,183	175,912	160,686
<b>Total assets</b> .....	<b>108,882,495</b>	<b>113,750,287</b>	<b>110,507,206</b>	<b>111,036,295</b>	<b>112,175,340</b>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.....	54,590,107	58,192,878	54,974,940	54,492,378	55,373,256
Time deposits of individuals, partnerships, and corporations.....	25,077,012	25,151,538	25,322,058	25,760,836	25,976,713
Deposits of U. S. Government and postal savings.....	2,366,476	2,364,385	2,454,930	3,224,359	3,103,803
Deposits of States and political subdivisions.....	6,699,178	7,341,424	7,208,503	7,607,153	6,897,426
Deposits of banks.....	8,661,764	9,320,515	8,576,201	8,408,896	8,437,734
Other deposits (certified and cashiers' checks, etc.).....	1,395,499	1,847,249	1,378,800	1,842,755	1,434,095
<i>Total deposits</i> .....	<i>98,790,036</i>	<i>104,217,989</i>	<i>99,915,432</i>	<i>101,136,401</i>	<i>101,223,027</i>
<i>Demand deposits</i> .....	<i>71,483,201</i>	<i>76,894,569</i>	<i>72,395,202</i>	<i>73,103,910</i>	<i>72,991,541</i>
<i>Time deposits</i> .....	<i>27,306,835</i>	<i>27,525,420</i>	<i>27,520,250</i>	<i>28,082,491</i>	<i>28,231,686</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	702,719	107,796	891,068	150,884	749,376
Mortgages or other liens on bank premises and other real estate.....	721	1,015	876	907	849
Acceptances outstanding.....	151,653	136,657	172,769	170,758	211,654
Income collected but not yet earned.....	409,889	424,991	446,829	459,943	492,860
Expenses accrued and unpaid.....	460,649	439,535	440,280	370,734	495,505
Other liabilities.....	458,962	486,375	461,613	492,868	561,026
<b>Total liabilities</b> .....	<b>100,974,629</b>	<b>105,814,358</b>	<b>102,328,867</b>	<b>102,782,495</b>	<b>103,734,297</b>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below).....	2,440,497	2,472,624	2,555,492	2,575,432	2,597,113
Surplus.....	3,709,659	3,828,335	3,971,001	4,006,626	4,044,111
Undivided profits.....	1,489,989	1,368,808	1,392,294	1,413,837	1,541,333
Reserves and retirement account for preferred stock.....	267,721	266,162	259,552	257,905	258,486
<b>Total capital accounts</b> .....	<b>7,907,806</b>	<b>7,935,929</b>	<b>8,178,339</b>	<b>8,253,800</b>	<b>8,441,043</b>
<b>Total liabilities and capital accounts</b> .....	<b>108,882,495</b>	<b>113,750,287</b>	<b>110,507,206</b>	<b>111,036,295</b>	<b>112,175,340</b>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock.....	3,926	3,916	3,754	3,684	3,668
Class B preferred stock.....	250	250	175	175	175
Common stock.....	2,436,321	2,468,458	2,551,563	2,571,573	2,593,270
<b>Total</b> .....	<b>2,440,497</b>	<b>2,472,624</b>	<b>2,555,492</b>	<b>2,575,432</b>	<b>2,597,113</b>
Retirable value of preferred capital stock:					
Class A preferred stock.....	4,181	4,161	3,999	3,859	3,843
Class B preferred stock.....	275	275	200	200	200
<b>Total</b> .....	<b>4,456</b>	<b>4,436</b>	<b>4,199</b>	<b>4,059</b>	<b>4,043</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	13,908,213	13,914,353	14,885,591	14,494,292	14,432,148

RAY M. GIDNEY,  
Comptroller of the Currency.

**Loans and U. S. Government Obligations Held by National Banks, Oct. 5, 1955, Dec. 31, 1955, Apr. 10, 1956,  
June 30, 1956, and Sept. 26, 1956**

[In thousands of dollars]

	Oct. 5, 1955 (4,721 banks)	Dec. 31, 1955 (4,700 banks)	Apr. 10, 1956 (4,689 banks)	June 30, 1956 (4,675 banks)	Sept. 26, 1956 (4,671 banks)
<b>Loans and discounts (including rediscosnts and overdrafts):</b>					
Real estate loans:					
Secured by farm land-----	492, 616	505, 556	511, 898	519, 399	520, 465
Secured by residential properties:					
Insured by Federal Housing Administration-----	2, 674, 546	2, 787, 600	2, 849, 026	2, 912, 975	2, 983, 862
Insured or guaranteed by Veterans' Administration-----	2, 213, 081	2, 242, 344	2, 274, 408	2, 320, 516	2, 344, 662
Not insured or guaranteed by FHA or VA-----	3, 395, 630	3, 500, 078	3, 603, 825	3, 744, 789	3, 856, 694
Secured by other properties-----	1, 894, 347	1, 986, 245	2, 047, 618	2, 125, 640	2, 204, 858
Loans to banks-----	346, 741	204, 558	422, 057	240, 261	599, 906
Loans to brokers and dealers in securities-----	976, 882	1, 144, 568	1, 035, 121	1, 032, 642	968, 640
Other loans for purchasing or carrying securities-----	671, 189	696, 034	702, 413	673, 483	690, 547
Loans to farmers directly guaranteed by the Commodity Credit Corporation-----	261, 727	513, 251	356, 624	234, 494	191, 182
Other loans to farmers (excluding loans on real estate)-----	1, 658, 751	1, 591, 326	1, 600, 575	1, 728, 399	1, 728, 899
Commercial and industrial loans (including open market paper)-----	16, 697, 696	18, 313, 006	18, 874, 974	19, 688, 876	20, 086, 714
Other loans to individuals for personal expenditures:					
Passenger automobile installment loans-----	3, 083, 387	3, 216, 420	3, 336, 005	3, 470, 582	3, 505, 864
Other retail consumer installment loans-----	1, 187, 879	1, 198, 692	1, 182, 141	1, 336, 958	1, 351, 785
Residential repair and modernization installment loans-----	1, 001, 537	1, 022, 065	1, 005, 953	1, 050, 512	1, 090, 794
Other installment loans for personal expenditures-----	1, 291, 111	1, 253, 955	1, 299, 246	1, 321, 850	1, 350, 856
Single-payment loans for personal expenditures-----	2, 761, 716	2, 718, 439	2, 781, 050	2, 920, 298	2, 896, 208
All other loans-----	1, 036, 739	1, 302, 418	1, 308, 205	1, 371, 662	1, 358, 767
Overdrafts-----	36, 660	35, 542	34, 191	37, 136	39, 955
Total gross loans-----	41, 682, 235	44, 232, 097	45, 225, 330	46, 730, 472	47, 770, 658
Less valuation reserves-----	598, 672	672, 371	709, 330	731, 072	739, 057
Net loans-----	41, 083, 563	43, 559, 726	44, 516, 000	45, 999, 400	47, 031, 601
<b>U. S. Government obligations, direct and guaranteed:</b>					
Direct obligations:					
Treasury bills-----	1, 718, 592	2, 014, 500	1, 329, 561	1, 254, 693	1, 510, 412
Treasury certificates of indebtedness-----	683, 665	1, 265, 491	1, 039, 808	635, 368	1, 201, 172
Treasury notes-----	8, 558, 201	7, 526, 926	7, 194, 994	6, 696, 534	6, 536, 197
United States nonmarketable bonds (savings, investment series A-1965, B-1975-80, and depository bonds)-----	1, 292, 600	1, 285, 164	1, 121, 200	1, 059, 374	1, 040, 080
Other bonds maturing in 5 years or less-----	5, 334, 396	6, 889, 642	6, 702, 892	6, 640, 233	7, 059, 582
Other bonds maturing in 5 to 10 years-----	13, 188, 451	11, 951, 479	11, 838, 960	11, 478, 124	10, 696, 020
Other bonds maturing in 10 to 20 years-----	3, 132, 104	2, 591, 725	2, 545, 199	2, 792, 794	2, 905, 237
Bonds maturing after 20 years-----	198, 305	161, 656	99, 770	96, 017	87, 965
Total-----	34, 106, 314	33, 686, 583	31, 872, 384	30, 653, 137	31, 036, 665
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures)-----	4, 037	4, 223	4, 073	4, 132	3, 662
Total U. S. Government obligations, direct and guaranteed-----	34, 110, 351	33, 690, 806	31, 876, 457	30, 657, 269	31, 040, 327

**Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Oct. 5, 1955, Dec. 31, 1955, Apr. 10, 1956, June 30, 1956, and Sept. 26, 1956**

[In thousands of dollars]

	Oct. 5, 1955 (4,721 banks)	Dec. 31, 1955 (4,700 banks)	Apr. 10, 1956 (4,689 banks)	June 30, 1956 (4,675 banks)	Sept. 26, 1956 (4,671 banks)
<b>Demand deposits:</b>					
Deposits of individuals, partnerships, and corporations-----	54,590,107	58,192,878	54,974,940	54,492,378	55,373,256
Deposits of U. S. Government-----	2,096,765	2,094,129	2,189,321	2,960,241	2,844,837
Deposits of States and political subdivisions-----	5,333,097	5,946,918	5,737,389	6,130,211	5,448,089
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks)-----	7,518,490	8,245,156	7,550,957	7,345,324	7,321,476
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)-----	549,243	568,239	563,795	532,971	569,588
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account)-----	1,395,499	1,847,249	1,378,800	1,642,785	1,434,095
<b>Total demand deposits-----</b>	<b>71,483,201</b>	<b>76,894,569</b>	<b>72,395,202</b>	<b>73,103,910</b>	<b>72,991,341</b>
<b>Time deposits:</b>					
Deposits of individuals, partnerships, and corporations-----	25,077,012	25,151,538	25,322,058	25,760,836	25,976,713
Deposits of U. S. Government-----	256,608	257,170	252,762	251,266	246,110
Postal savings deposits-----	13,103	13,086	12,847	12,852	12,856
Deposits of States and political subdivisions-----	1,366,081	1,394,506	1,471,114	1,476,942	1,449,337
Deposits of banks in the United States (including private banks and American branches of foreign banks)-----	22,991	24,959	20,233	22,447	23,327
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)-----	571,040	482,161	441,216	508,148	523,343
<b>Total time deposits-----</b>	<b>27,306,835</b>	<b>27,323,420</b>	<b>27,520,230</b>	<b>28,032,491</b>	<b>28,231,686</b>
<b>Cash, balances with other banks, including reserve balances, and cash items in process of collection:</b>					
Cash items in process of collection, including exchanges for clearing house-----	5,152,122	7,224,912	5,262,077	6,190,840	5,548,494
Demand balances with banks in the United States (except reciprocal bal- ances and all balances with private banks and American branches of foreign banks)-----	4,840,756	5,750,609	5,064,190	5,136,515	4,826,146
Other balances with banks in the United States (including private banks and American branches of foreign banks)-----	19,982	19,817	18,996	19,992	19,986
Balances with banks in foreign countries (including balances with foreign branches of other American banks)-----	38,586	42,368	33,073	30,943	81,025
Currency and coin-----	1,358,591	1,388,250	1,456,627	1,178,332	1,574,263
Reserve with Federal Reserve banks <sup>1</sup> -----	11,366,869	11,337,484	11,403,498	11,052,924	11,306,822
<b>Total-----</b>	<b>22,776,906</b>	<b>25,763,440</b>	<b>23,238,461</b>	<b>23,609,546</b>	<b>23,356,736</b>

<sup>1</sup> Includes reserve with approved national banking associations for nonmember national banks in possessions.

## Condition of National Banks, by Classes, September 26, 1956

[In thousands of dollars]

	Central Reserve city banks (13 banks)	Other Reserve city banks (189 banks)	Country banks (member banks) (4,461 banks) <sup>1</sup>	Nonmember banks (8 banks)	Total (4,671 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.....	6,212,299	22,545,330	18,133,282	140,690	47,031,601
U. S. Government obligations, direct and guaranteed.....	2,884,311	12,416,555	15,633,665	105,796	31,040,327
Obligations of States and political subdivisions.....	769,100	2,883,615	3,387,833	16,017	7,056,565
Other bonds, notes, and debentures.....	182,760	661,862	828,505	8,482	1,681,609
Corporate stocks, including stocks of Federal Reserve banks.....	37,350	114,097	81,405		232,852
<i>Total loans and securities</i> .....	<i>10,085,820</i>	<i>38,621,459</i>	<i>38,064,690</i>	<i>270,985</i>	<i>87,049,954</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	3,023,288	11,272,196	8,993,807	67,445	23,356,736
Bank premises owned, furniture and fixtures.....	38,740	481,275	538,654	4,618	1,063,287
Real estate owned other than bank premises.....		11,202	21,978	187	33,367
Investments and other assets indirectly representing bank premises or other real estate.....	150	58,430	22,084	352	81,016
Customers' liability on acceptances.....	58,717	137,067	4,336	19	200,139
Income accrued but not yet collected.....	33,619	142,744	60,122	670	237,155
Other assets.....	56,608	51,124	52,402	552	160,686
<b>Total assets</b> .....	<b>13,296,942</b>	<b>50,775,497</b>	<b>47,758,073</b>	<b>344,828</b>	<b>112,175,340</b>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.....	6,711,612	24,657,656	23,869,124	134,864	55,373,256
Time deposits of individuals, partnerships, and corporations.....	1,588,195	11,034,373	13,248,111	106,034	25,976,713
Deposits of U. S. Government and postal savings.....	464,121	1,493,027	1,103,140	43,515	3,103,803
Deposits of States and political subdivisions.....	344,617	2,723,876	3,801,479	27,454	6,897,426
Deposits of banks.....	2,065,526	5,331,890	1,034,735	5,583	8,437,734
Other deposits (certified and cashiers' checks, etc).....	318,223	556,407	556,893	2,572	1,434,095
<b>Total deposits</b> .....	<b>11,492,294</b>	<b>45,797,229</b>	<b>43,613,482</b>	<b>320,022</b>	<b>101,223,027</b>
<i>Demand deposits</i> .....	<i>9,607,388</i>	<i>33,630,443</i>	<i>29,563,920</i>	<i>189,590</i>	<i>72,991,841</i>
<i>Time deposits</i> .....	<i>1,884,906</i>	<i>12,166,786</i>	<i>14,049,562</i>	<i>150,432</i>	<i>28,231,686</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	271,300	375,768	102,308		749,376
Mortgages or other liens on bank premises and other real estate.....		241	585	23	849
Acceptances outstanding.....	61,366	145,872	4,397	19	211,654
Income collected but not yet earned.....	35,940	235,149	221,070	701	492,860
Expenses accrued and unpaid.....	68,159	284,017	142,569	760	495,805
Other liabilities.....	242,718	292,075	25,994	239	561,026
<b>Total liabilities</b> .....	<b>12,171,777</b>	<b>47,130,351</b>	<b>44,110,405</b>	<b>321,764</b>	<b>103,734,297</b>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below).....	417,605	1,094,572	1,078,786	6,150	2,597,113
Surplus.....	570,605	1,865,085	1,599,021	9,400	4,044,111
Undivided profits.....	100,366	615,217	820,788	4,962	1,541,333
Reserves and retirement account for preferred stock.....	36,589	70,272	149,073	2,552	258,486
<b>Total capital accounts</b> .....	<b>1,125,165</b>	<b>3,645,146</b>	<b>3,647,668</b>	<b>23,064</b>	<b>8,441,043</b>
<b>Total liabilities and capital accounts</b> .....	<b>13,296,942</b>	<b>50,775,497</b>	<b>47,758,073</b>	<b>344,828</b>	<b>112,175,340</b>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock.....	1,500		2,168		3,668
Class B preferred stock.....			175		175
Common stock.....	416,105	1,094,572	1,076,443	6,150	2,593,270
<b>Total</b> .....	<b>417,605</b>	<b>1,094,572</b>	<b>1,078,786</b>	<b>6,150</b>	<b>2,597,113</b>
Retirable value of preferred stock:					
Class A preferred stock.....	1,500		2,343		3,843
Class B preferred stock.....			200		200
<b>Total</b> .....	<b>1,500</b>		<b>2,543</b>		<b>4,043</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	1,289,720	6,952,922	6,096,167	93,339	14,432,148

<sup>1</sup> Includes 1 member bank in Alaska.

# Condition of National Banks, by States, September 26, 1956

## ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including over-drafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total
Maine.....	31	140,895	84,401	15,826	9,442	666	55,454	4,128	175	312	-----	365	435	312,099
New Hampshire.....	51	118,671	67,592	18,979	4,026	567	57,948	2,772	483	54	-----	214	251	271,347
Vermont.....	34	75,587	52,732	11,684	3,482	355	29,655	1,861	107	348	-----	219	224	176,254
Massachusetts.....	109	1,770,012	791,459	142,261	42,176	9,776	745,013	33,251	303	215	27,480	9,138	5,508	3,576,592
Rhode Island.....	5	262,851	105,045	49,859	2,637	1,239	66,042	7,717	41	-----	2,673	628	414	499,146
Connecticut.....	38	472,065	306,167	108,655	13,657	2,120	202,767	12,614	508	330	-----	28	1,461	1,122,025
Total New England States.....	268	2,840,081	1,407,396	347,264	75,420	14,723	1,156,879	62,343	1,617	1,259	30,181	11,815	8,485	5,957,463
New York.....	291	5,093,977	2,277,983	774,091	138,895	30,831	2,038,672	75,595	1,345	3,026	53,198	20,137	55,513	10,563,263
New Jersey.....	180	1,398,627	1,085,142	352,702	64,843	5,730	560,759	41,621	801	329	-----	6,724	3,925	3,521,383
Pennsylvania.....	514	3,448,617	2,138,996	644,016	184,703	22,348	1,514,738	92,340	1,429	3,660	8,639	14,700	9,525	8,083,714
Delaware.....	8	13,148	11,591	2,252	668	98	6,144	576	-----	-----	-----	16	34,493	-----
Maryland.....	57	329,769	340,326	72,289	12,990	1,769	223,774	9,361	161	272	101	2,262	2,233	995,307
District of Columbia.....	8	359,813	312,171	23,312	18,634	1,569	199,963	14,247	363	-----	895	686	931,653	-----
Total Eastern States.....	1,058	10,643,951	6,166,209	1,868,662	420,733	62,345	4,544,050	233,740	4,099	7,287	62,118	44,718	71,901	24,129,813
Virginia.....	131	688,914	473,081	93,736	24,383	3,072	338,748	20,569	660	957	341	1,608	1,815	1,647,884
West Virginia.....	76	220,540	253,520	26,212	7,657	1,340	145,079	7,020	174	-----	210	660	662,421	-----
North Carolina.....	47	289,114	172,675	36,021	12,388	1,353	163,896	8,305	280	225	56	862	1,081	686,256
South Carolina.....	27	202,504	179,012	28,486	9,845	917	132,261	5,799	231	-----	5	739	704	560,502
Georgia.....	52	624,298	312,419	83,617	16,128	2,333	330,931	19,238	1,583	17	1,948	1,356	1,393,868	-----
Florida.....	91	779,895	770,788	156,120	23,063	3,876	523,245	30,160	1,056	5,327	232	5,013	2,682	2,301,457
Alabama.....	68	498,407	317,715	115,994	23,516	2,282	295,928	12,316	529	1,281	108	2,509	1,912	1,272,497
Mississippi.....	27	102,977	82,570	36,063	2,473	617	74,324	3,738	86	500	-----	360	448	304,156
Louisiana.....	41	628,774	594,536	110,909	21,057	2,948	457,867	16,636	655	500	3,137	4,300	1,842,777	-----
Texas.....	451	3,309,354	1,903,153	362,825	101,177	15,009	2,328,664	129,765	7,974	5,180	33,306	11,263	6,663	8,214,333
Arkansas.....	54	192,704	154,848	60,246	7,949	1,032	129,301	5,346	538	30	-----	839	1,254	554,087
Kentucky.....	89	291,605	259,194	41,592	14,120	1,579	168,851	7,150	155	193	36	1,105	530	786,110
Tennessee.....	73	837,111	492,927	111,274	19,449	3,524	491,166	20,921	321	-----	3,728	2,930	1,668	1,985,019
Total Southern States.....	1,228	8,666,197	5,966,447	1,263,095	283,205	39,882	5,580,261	286,962	14,242	14,193	40,966	33,686	22,231	22,211,367
Ohio.....	229	1,984,436	1,679,410	307,464	68,453	9,023	1,096,547	50,499	456	3,077	34	10,050	5,842	5,215,291
Indiana.....	123	878,256	985,162	136,417	29,636	3,854	526,885	24,469	426	28	302	4,213	2,771	2,565,419
Illinois.....	393	4,444,661	3,795,987	687,999	212,291	20,786	2,526,240	40,300	1,406	2,056	5,723	27,571	10,280	11,775,303
Michigan.....	75	1,630,300	1,430,309	267,940	27,720	8,043	795,662	33,087	998	4,364	-----	13,888	3,765	4,216,076
Wisconsin.....	95	689,742	583,620	89,834	59,110	2,932	366,737	13,666	391	-----	51	4,102	2,650	1,812,835
Minnesota.....	178	1,301,950	636,825	160,974	47,850	4,393	590,724	16,396	744	4,437	1,184	6,827	1,737	2,603,041
Iowa.....	95	322,130	291,663	79,143	12,460	1,397	213,733	5,864	151	1,357	110	1,684	802	930,494
Missouri.....	76	907,940	549,830	96,545	28,952	4,546	563,553	17,923	979	2,277	3,829	1,387	2,177,840	-----
Total Middle Western States.....	1,264	11,987,518	9,925,806	1,826,316	486,472	54,974	6,680,081	202,204	5,551	16,298	9,681	72,164	29,234	31,296,299
North Dakota.....	38	119,460	99,894	13,058	9,731	426	53,055	3,435	512	-----	917	258	300,746	-----
South Dakota.....	35	134,045	100,303	14,341	6,707	478	59,361	2,800	360	-----	5	1,154	190	319,744
Nebraska.....	123	398,353	319,857	83,919	16,857	1,806	269,593	7,620	752	-----	2,144	459	1,101,363	-----
Kansas.....	170	375,156	376,488	104,096	30,149	1,824	262,688	7,916	162	195	1,507	959	1,161,140	-----
Montana.....	40	134,408	118,621	16,918	10,048	453	83,142	5,057	220	-----	7	1,139	62	370,075
Wyoming.....	25	85,255	93,708	11,082	4,308	356	55,011	1,940	492	-----	335	114	252,601	-----
Colorado.....	77	462,965	386,439	40,603	12,755	1,898	295,021	6,690	430	314	2,460	1,808	1,211,392	-----
New Mexico.....	26	144,170	134,201	12,922	1,908	442	93,654	4,802	412	75	330	164	393,080	-----
Oklahoma.....	197	666,854	548,180	148,943	32,524	3,412	533,415	16,024	1,165	3,505	653	2,441	1,019	1,958,135
Total Western States.....	731	2,520,666	2,177,691	445,882	124,987	11,095	1,704,940	56,296	4,505	4,089	665	12,427	5,033	7,068,276
Washington.....	27	1,070,125	525,408	152,032	30,090	3,717	505,163	29,671	768	480	199	6,323	1,574	2,325,550
Oregon.....	12	803,590	461,975	151,600	13,706	2,783	301,988	22,469	22	-----	188	5,303	1,774	1,765,398
California.....	51	7,585,966	3,838,577	909,704	218,844	40,774	2,525,382	143,505	1,873	27,822	56,086	46,753	18,199	15,413,575
Idaho.....	10	191,158	152,539	10,432	2,837	630	69,329	5,781	46	21	326	433,364	-----	-----
Utah.....	7	167,026	95,300	19,625	3,547	476	81,398	1,222	8	4,450	297	117	373,469	-----
Nevada.....	3	94,925	94,878	6,940	5,889	327	38,468	3,613	-----	588	256	245,884	-----	-----
Arizona.....	3	316,729	120,179	38,886	7,197	1,118	100,375	10,759	432	4,765	33	2,085	1,053	603,611
Total Pacific States.....	113	10,229,519	5,288,856	1,289,309	282,110	49,825	3,622,103	217,020	3,149	37,538	56,509	61,675	23,238	21,160,851
Total United States (exclusive of possessions).....	4,662	46,887,932	30,932,405	7,040,528	1,672,927	232,844	23,288,314	1,058,565	33,163	80,664	200,120	236,485	160,122	111,824,069
Alaska (member and nonmember banks).....	7	41,264	55,772	5,261	6,405	8	33,707	1,678	204	352	-----	235	144,886	-----
The Territory of Hawaii (nonmember bank).....	1	98,942	47,779	10,776	2,275	-----	32,838	3,036	-----	19	658	324	196,647	-----
Virgin Islands of the United States (nonmember bank).....	1	3,463	4,371	2	-----	-----	1,877	8	-----	-----	12	5	9,738	-----
Total possessions.....	9	143,669	107,922	16,037	8,682	8	68,422	4,722	204	352	19	670	564	351,271
Total United States and possessions.....	4,671	47,031,601	31,040,327	7,056,565	1,681,609	232,852	23,356,736	1,063,287	33,367	81,016	200,139	237,155	160,686	112,175,340
New York City (central Reserve city).....	2	3,228,298	1,151,913	467,192	79,476	22,970	1,424,389	28,339	-----	53,017	13,695	50,537	6,519,826	-----
Chicago (central Reserve city).....	11	2,984,001	1,732,308	301,908	103,284	14,380	1,598,899	10,401	150	150	5,700	19,924	6,071	6,777,116
Other Reserve cities.....	189	22,545,330	12											

## Condition of National Banks, by

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine	145,777	99,480	6,912	15,209	7,126	3,132	277,636
New Hampshire	151,912	46,887	8,263	16,606	10,501	6,823	210,992
Vermont	68,285	76,700	2,687	5,237	1,821	1,916	156,646
Massachusetts	2,036,765	441,830	129,357	157,684	346,837	46,295	5,168,768
Rhode Island	202,222	202,973	10,522	20,002	4,859	8,766	449,344
Connecticut	659,972	223,627	40,021	39,949	22,392	32,783	1,018,744
Total New England States	3,264,933	1,091,497	197,762	254,687	393,536	99,715	5,302,130
New York	5,048,511	2,047,996	283,273	462,238	1,039,271	323,181	9,204,470
New Jersey	1,516,907	1,315,704	82,093	221,015	49,300	55,614	3,240,633
Pennsylvania	3,827,189	2,299,951	205,995	285,979	425,760	68,914	7,115,788
Delaware	16,708	12,600	275	329		405	30,317
Maryland	503,128	200,141	43,526	89,852	66,361	5,107	908,115
District of Columbia	589,788	160,590	35,451	80	59,232	11,969	857,110
Total Eastern States	11,502,231	6,036,982	650,613	1,059,493	1,639,924	463,190	21,354,433
Virginia	776,007	465,650	51,824	79,736	101,814	19,021	1,494,052
West Virginia	329,483	171,401	14,629	46,573	28,544	8,607	599,237
North Carolina	377,654	103,017	19,477	69,675	24,542	12,908	607,273
South Carolina	348,714	62,350	23,452	55,117	17,248	9,154	516,035
Georgia	739,252	191,220	43,481	110,096	167,747	7,776	1,259,572
Florida	1,298,073	355,386	41,723	186,856	184,877	22,915	2,089,850
Alabama	721,649	236,165	31,689	78,489	74,377	11,492	1,153,861
Mississippi	155,085	54,078	8,355	41,084	19,892	666	279,160
Louisiana	928,829	243,406	33,833	266,509	215,103	15,950	1,703,630
Texas	4,657,733	906,823	169,851	542,456	1,122,412	76,568	7,475,843
Arkansas	307,793	92,961	8,324	42,477	48,807	2,784	503,146
Kentucky	475,626	140,871	18,197	44,113	27,896	4,575	711,278
Tennessee	860,082	434,702	38,238	149,356	298,195	14,378	1,794,951
Total Southern States	11,975,980	3,458,030	503,073	1,712,537	2,331,454	206,794	20,187,868
Ohio	2,571,862	1,308,969	160,203	417,590	244,171	73,331	4,776,126
Indiana	1,272,078	646,017	65,232	218,985	122,106	34,591	2,959,009
Illinois	5,754,094	2,520,998	368,732	673,693	1,190,944	97,433	10,605,894
Michigan	1,983,348	1,231,496	216,523	257,272	178,305	30,868	3,897,812
Wisconsin	844,025	532,419	66,574	65,118	141,401	22,139	1,671,676
Minnesota	1,134,766	600,085	73,789	130,519	356,817	20,534	2,316,510
Iowa	445,456	186,306	20,560	84,251	104,153	5,939	846,665
Missouri	1,150,377	295,522	62,453	69,076	403,660	11,263	1,992,351
Total Middle Western States	15,156,006	7,321,812	1,034,066	1,916,504	2,741,557	296,098	28,460,043
North Dakota	169,384	75,095	5,213	14,668	9,842	2,274	276,476
South Dakota	166,852	73,832	7,691	34,246	9,234	2,376	294,231
Nebraska	635,029	110,934	33,092	78,397	137,739	8,489	1,003,680
Kansas	652,063	143,055	30,137	147,215	85,106	6,857	1,064,463
Montana	217,358	76,240	6,288	26,505	14,976	2,083	344,450
Wyoming	128,725	55,349	5,855	31,193	10,594	2,037	233,755
Colorado	663,534	249,339	32,633	64,712	86,158	10,366	1,106,742
New Mexico	191,072	68,940	14,097	78,447	11,145	3,802	357,503
Oklahoma	1,130,949	213,086	59,025	151,536	210,091	14,362	1,779,049
Total Western States	3,954,966	1,065,870	194,031	626,919	574,885	53,676	6,470,347
Washington	1,210,837	600,127	61,134	148,020	91,494	18,527	2,130,139
Oregon	823,121	569,421	31,205	121,110	27,453	29,537	1,601,847
California	6,484,530	5,293,662	352,295	878,516	598,793	246,400	13,854,196
Idaho	224,147	129,279	9,220	36,807	3,982	3,157	406,592
Utah	203,405	90,400	9,865	27,818	14,943	2,059	948,490
Nevada	116,662	69,546	5,431	34,406	943	2,113	229,101
Arizona	318,850	141,852	11,213	52,495	13,187	8,093	545,690
Total Pacific States	9,381,552	6,894,287	480,363	1,299,172	750,795	309,886	19,116,055
Total United States (exclusive of possessions)	55,235,668	25,868,478	3,059,908	6,869,312	8,432,151	1,431,359	100,896,876
Alaska (member and nonmember banks)	63,975	28,568	28,160	13,911	1,834	1,101	137,549
The Territory of Hawaii (nonmember bank)	71,061	75,346	15,596	12,195	3,730	1,603	179,531
Virgin Islands of the United States (nonmember bank)	2,552	4,321	139	2,008	19	32	9,071
Total possessions	137,588	108,235	43,895	28,114	5,583	2,736	326,151
Total United States and possessions	55,373,256	25,976,713	3,103,803	6,897,426	8,437,734	1,434,095	101,223,027
New York City (central Reserve city)	3,388,879	597,756	203,014	75,985	1,009,852	264,116	5,639,602
Chicago (central Reserve city)	3,322,733	990,439	261,107	268,632	1,055,674	54,107	5,952,692
Other Reserve cities	24,657,656	11,034,373	1,493,027	2,723,876	5,331,890	556,407	45,797,229
Country banks (member banks) <sup>1</sup>	23,869,124	13,248,111	1,103,140	3,801,479	1,034,735	556,893	43,613,482
Possessions (nonmember banks)	134,864	106,034	43,515	27,454	5,583	2,572	320,022

## States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2	149,172	87,793	7,856	9,867	4,931	7,633	267,252
New Jersey, District No. 2	1,114,193	1,026,208	57,092	149,813	47,236	47,173	2,441,715
Kentucky, District No. 4	183,218	71,705	5,507	19,770	3,462	1,516	285,178
Pennsylvania, District No. 4	1,941,657	866,395	109,590	113,025	201,627	20,102	3,252,396
West Virginia, District No. 4	21,005	11,818	697	3,274	1,496	604	38,894
Louisiana, District No. 6	729,538	187,761	25,636	227,333	187,846	10,419	1,368,533
Mississippi, District No. 6	119,805	45,306	6,888	34,706	19,035	516	226,256
Tennessee, District No. 6	532,247	288,754	26,306	115,250	146,073	10,798	1,119,428
Indiana, District No. 7	1,109,733	571,194	57,740	188,932	106,736	31,296	2,065,621
Illinois, District No. 7	5,392,850	2,331,824	356,955	577,806	1,095,290	93,212	9,847,937
Michigan, District No. 7	1,927,824	1,155,660	211,890	245,760	177,933	29,577	3,748,644
Wisconsin, District No. 7	758,794	462,782	62,363	55,113	138,038	21,036	1,498,126
Missouri, District No. 10	445,913	95,297	17,437	19,870	207,549	5,714	791,780
New Mexico, District No. 10	110,903	56,564	12,390	58,911	9,945	2,723	251,456
Oklahoma, District No. 10	1,114,504	206,941	58,800	147,864	209,557	14,070	1,751,736

<sup>1</sup> Includes 1 member bank in Alaska.

States, Sept. 26, 1956—Continued

LIABILITIES—Continued

[In thousands of dollars]

Bills payable, discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
1,315			2,072	730	463	282,216	Maine.
1,527			699	427	49	243,694	New Hampshire.
150			1,181	398	607	158,982	Vermont.
5,140		28,752	17,529	18,271	23,784	3,252,244	Massachusetts.
800		2,673	3,550	2,561	398	458,526	Rhode Island.
		28	6,175	5,086	1,703	1,032,536	Connecticut.
8,932		31,453	31,206	27,473	27,004	5,428,198	Total New England States.
79,180	30	55,479	52,301	46,986	230,244	9,668,690	New York.
6,305	64	180	18,071	12,203	1,735	3,279,191	New Jersey.
69,730	43	9,222	33,526	29,700	7,830	7,263,839	Pennsylvania.
			1		1	30,319	Delaware.
5,600		101	2,531	2,395	711	919,453	Maryland.
2,600			1,284	4,061	1,640	866,695	District of Columbia.
163,415	137	64,982	107,714	95,345	242,161	22,028,187	Total Eastern States.
10,960	62	341	6,086	5,152	336	1,516,989	Virginia.
75	4		1,446	1,603	415	602,780	West Virginia.
12,560		56	4,470	2,497	1,154	628,010	North Carolina.
		5	1,826	2,570	678	521,119	South Carolina.
14,100		17	12,746	4,935	914	1,292,284	Georgia.
21,085	33	293	14,027	10,017	1,008	2,136,293	Florida.
5,200		108	6,370	4,693	1,872	1,172,104	Alabama.
200			769	951	17	281,097	Mississippi.
6,275		3,251	4,136	7,176	595	1,725,063	Louisiana.
25,607	11	38,003	12,939	30,567	3,819	7,586,789	Texas.
650			2,142	1,565	66	507,569	Arkansas.
1,395		36	2,894	1,816	632	718,051	Kentucky.
24,550		3,728	9,523	7,144	1,465	1,841,361	Tennessee.
122,657	115	45,838	79,374	80,686	12,971	20,529,509	Total Southern States.
8,408	38	34	26,302	24,669	6,431	4,842,008	Ohio.
4,075	18	302	12,601	7,304	1,344	2,384,653	Indiana.
204,095	92	6,091	33,008	48,616	19,615	10,917,411	Illinois.
3,600	101		32,669	24,893	2,565	3,961,640	Michigan.
1,000	22		4,799	7,920	2,518	1,687,986	Wisconsin.
54,050		1,184	16,832	15,588	3,295	2,407,459	Minnesota.
10,400		110	1,784	1,847	8	860,814	Iowa.
11,958	23		2,400	5,273	1,307	2,021,411	Missouri.
297,586	294	10,172	133,268	138,936	37,083	29,083,382	Total Middle Western States.
500			1,927	1,407	5	280,315	North Dakota.
500	16	5	1,487	1,444	2	297,685	South Dakota.
7,474			2,389	2,671	188	1,016,402	Nebraska.
2,632	16		2,846	3,224	274	1,073,455	Kansas.
900		7	2,593	2,056	107	350,113	Montana.
100			1,126	681	17	235,677	Wyoming.
9,200	79		3,166	5,539	299	1,125,025	Colorado.
100			1,398	749	458	370,208	New Mexico.
5,780		653	2,634	6,955	694	1,795,765	Oklahoma.
27,186	111	665	19,566	24,726	2,044	6,544,645	Total Western States.
2,100	82	199	13,404	12,566	3,763	2,162,253	Washington.
	60	188	10,789	10,785	14,347	1,638,016	Oregon.
123,500	27	58,102	85,125	96,834	219,961	14,437,745	California.
			1,390	1,247	31	409,280	Idaho.
		3	2,201	1,351	360	352,405	Utah.
4,000			1,098	1,337	227	231,763	Nevada.
		33	7,024	3,459	833	561,039	Arizona.
129,600	169	58,525	121,031	127,579	239,522	10,792,481	Total Pacific States.
749,376	826	211,635	492,159	494,745	560,785	103,406,402	Total United States (exclusive of possessions).
	23		284	172	13	138,141	Alaska (member and nonmember banks).
		19	262	570	176	180,558	The Territory of Hawaii (nonmember bank).
			55	18	52	9,196	Virgin Islands of the United States (nonmember bank).
	23	19	701	760	241	327,895	Total possessions.
749,376	849	211,654	492,860	495,505	561,026	103,734,297	Total United States and possessions.
73,700		55,298	21,999	32,522	226,786	5,949,907	New York City (central Reserve city).
197,600		6,068	13,941	35,637	15,932	6,221,870	Chicago (central Reserve city).
375,768	241	145,872	235,149	284,017	202,075	47,130,351	Other Reserve cities.
102,308	585	4,397	221,070	142,569	25,994	44,110,405	Country banks (member banks).
	23	19	701	760	239	321,764	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

400		28	1,521	1,029	148	270,378	Connecticut, District No. 2.
5,625	50	180	14,943	10,449	1,504	2,474,556	New Jersey, District No. 2.
800			791	479	49	287,297	Kentucky, District No. 4.
60,730		319	17,027	18,080	1,523	3,350,075	Pennsylvania, District No. 4.
6,275		3,251	2,559	5,540	559	1,380,717	West Virginia, District No. 4.
200			720	951	15	228,142	Louisiana, District No. 6.
1,000		74	6,715	3,598	496	1,131,311	Mississippi, District No. 6.
4,000	18	302	10,514	6,656	939	2,088,050	Tennessee, District No. 6.
201,595	92	6,068	31,140	47,160	19,478	10,153,470	Indiana, District No. 7.
3,500	101		32,498	24,608	2,487	3,811,838	Illinois, District No. 7.
1,000		51	4,030	7,344	2,505	1,513,056	Michigan, District No. 7.
9,800		1,897	1,602	2,194	11	807,284	Wisconsin, District No. 7.
100			1,305	681	456	253,978	Missouri, District No. 10.
5,780		653	2,498	6,955	693	1,708,315	New Mexico, District No. 10.
							Oklahoma, District No. 10.

## Condition of National Banks, by States, Sept. 26, 1956—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			Total
							Class A preferred stock	Class B preferred stock	Common stock	
Maine.....	10,469	11,722	6,590	1,102	29,883	312,099	-----	-----	10,469	10,469
New Hampshire.....	6,269	12,637	7,209	1,538	27,653	271,347	-----	-----	6,269	6,269
Vermont.....	5,295	6,556	4,145	1,276	17,272	176,254	-----	-----	5,295	5,295
Massachusetts.....	80,779	174,496	52,741	16,332	324,348	3,576,592	35	-----	80,779	80,779
Rhode Island.....	11,130	21,170	8,253	67	40,620	499,146	-----	-----	11,130	11,130
Connecticut.....	30,957	39,375	16,531	2,626	89,489	1,122,025	-----	-----	30,957	30,957
Total New England States.....	144,899	265,956	95,469	22,941	529,265	5,957,463	35	-----	144,864	144,899
New York.....	303,578	449,752	131,785	9,458	894,573	10,563,263	179	65	303,334	303,578
New Jersey.....	75,262	114,153	44,607	8,170	242,192	3,521,383	679	60	74,523	75,262
Pennsylvania.....	210,091	478,074	120,755	10,955	819,875	8,083,714	-----	50	210,041	210,091
Delaware.....	875	2,375	858	66	4,174	34,493	-----	-----	875	875
Maryland.....	17,325	41,615	11,801	5,113	75,854	995,307	-----	-----	17,325	17,325
District of Columbia.....	18,900	33,400	11,029	1,629	64,958	931,653	-----	-----	18,900	18,900
Total Eastern States.....	626,031	1,119,369	320,835	35,391	2,101,626	24,129,813	858	175	624,998	626,031
Virginia.....	36,974	63,795	26,557	3,569	130,895	1,647,884	-----	-----	36,974	36,974
West Virginia.....	16,156	28,466	12,477	2,542	59,641	662,421	-----	-----	16,156	16,156
North Carolina.....	13,475	31,635	11,288	1,848	58,246	686,256	-----	-----	13,475	13,475
South Carolina.....	10,736	19,840	7,059	1,748	39,383	560,502	-----	-----	10,736	10,736
Georgia.....	27,737	49,015	15,123	9,709	101,584	1,393,868	-----	-----	27,737	27,737
Florida.....	60,610	68,735	24,920	10,899	165,164	2,301,457	200	60,410	60,610	60,610
Alabama.....	30,070	46,085	19,730	4,508	100,393	1,272,497	-----	30,070	30,070	30,070
Mississippi.....	6,380	14,321	2,202	156	23,059	304,156	-----	6,380	6,380	6,380
Louisiana.....	31,338	63,989	22,034	353	117,714	1,842,777	-----	31,338	31,338	31,338
Texas.....	231,178	268,750	107,903	19,713	627,544	8,214,333	-----	231,178	231,178	231,178
Arkansas.....	14,055	20,411	10,756	1,296	46,518	554,087	-----	14,055	14,055	14,055
Kentucky.....	19,420	33,412	13,549	1,678	68,059	786,110	-----	19,420	19,420	19,420
Tennessee.....	41,800	72,494	25,753	3,611	143,658	1,985,019	-----	41,800	41,800	41,800
Total Southern States.....	539,929	780,948	299,351	61,630	1,681,858	22,211,367	200	-----	539,729	539,929
Ohio.....	121,446	179,284	68,235	4,318	373,283	5,215,291	-----	-----	121,446	121,446
Indiana.....	48,863	79,677	44,341	7,855	180,766	2,565,419	25	-----	48,863	48,863
Illinois.....	298,266	388,470	113,317	57,839	857,892	11,775,303	1,500	296,766	298,266	298,266
Michigan.....	68,794	130,671	49,830	5,141	254,436	4,216,076	1,000	67,794	68,794	68,794
Wisconsin.....	32,295	65,500	23,407	3,647	124,849	1,812,835	50	32,245	32,295	32,295
Minnesota.....	60,746	85,888	37,753	11,195	195,582	2,603,041	-----	60,746	60,746	60,746
Iowa.....	17,908	28,676	19,261	3,835	69,680	930,494	-----	17,908	17,908	17,908
Missouri.....	47,958	67,963	36,282	4,226	156,429	2,177,840	-----	47,958	47,958	47,958
Total Middle Western States.....	696,276	1,026,129	392,426	98,086	2,212,917	31,296,299	2,575	-----	693,701	696,276
North Dakota.....	5,810	8,387	5,381	853	20,431	300,746	-----	-----	5,810	5,810
South Dakota.....	5,723	9,783	5,782	771	22,059	319,744	-----	-----	5,723	5,723
Nebraska.....	25,675	33,518	20,017	5,751	84,961	1,101,363	-----	25,675	25,675	25,675
Kansas.....	23,722	37,004	24,982	1,977	87,685	1,161,140	-----	23,722	23,722	23,722
Montana.....	7,333	7,772	4,641	216	19,962	370,075	-----	7,333	7,333	7,333
Wyoming.....	2,995	8,355	4,687	887	16,924	252,601	-----	2,995	2,995	2,995
Colorado.....	25,880	36,946	19,498	4,043	86,367	1,211,392	-----	25,880	25,880	25,880
New Mexico.....	7,475	7,240	4,046	4,111	22,872	393,080	-----	7,475	7,475	7,475
Oklahoma.....	45,945	66,800	44,204	5,421	162,370	1,958,135	-----	45,945	45,945	45,945
Total Western States.....	150,558	215,805	133,238	24,030	523,631	7,068,276	-----	-----	150,558	150,558
Washington.....	49,058	74,844	38,512	883	163,297	2,325,550	-----	-----	49,058	49,058
Oregon.....	40,865	51,915	34,524	78	127,382	1,765,398	-----	40,865	40,865	40,865
California.....	305,564	452,635	205,805	11,826	975,830	15,413,575	-----	305,564	305,564	305,564
Idaho.....	10,275	10,720	3,058	51	24,104	433,364	-----	10,275	10,275	10,275
Utah.....	7,050	8,410	4,636	968	21,064	373,469	-----	7,050	7,050	7,050
Nevada.....	5,400	5,500	3,171	50	14,121	245,884	-----	5,400	5,400	5,400
Arizona.....	14,855	22,425	5,292	-----	42,572	603,611	-----	14,855	14,855	14,855
Total Pacific States.....	433,067	626,449	294,998	13,856	1,368,370	21,160,851	-----	-----	433,067	433,067
Total United States (exclusive of possessions).....	2,590,760	4,034,656	1,536,317	255,934	8,417,667	111,824,069	3,668	175	2,586,917	2,590,760
Alaska (member and nonmember banks).....	2,153	2,255	2,036	301	6,745	144,886	-----	-----	2,153	2,153
The Territory of Hawaii (nonmember bank).....	4,000	7,000	2,913	2,176	16,089	196,647	-----	4,000	4,000	4,000
Virgin Islands of the United States (nonmember bank).....	200	200	67	75	542	9,738	-----	200	200	200
Total possessions.....	6,353	9,455	5,016	2,552	23,376	351,271	-----	6,353	6,353	6,353
Total United States and possessions.....	2,597,113	4,044,111	1,541,333	258,486	8,441,043	112,175,340	3,668	175	2,593,270	2,597,113
New York City (central Reserve city).....	204,000	305,000	60,823	96	569,919	6,519,826	-----	204,000	204,000	204,000
Chicago (central Reserve city).....	213,605	265,605	39,543	36,493	555,246	6,777,116	1,500	212,105	213,605	213,605
Other Reserve cities.....	1,094,572	1,865,085	615,217	70,272	3,645,146	50,775,497	-----	1,094,572	1,094,572	1,094,572
Country banks (member banks).....	1,078,786	1,599,021	820,788	149,073	3,647,668	47,758,073	2,168	175	1,076,443	1,078,786
Possessions (nonmember banks).....	6,150	9,400	4,962	2,552	23,064	344,828	-----	6,150	6,150	6,150

## States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	8,292	10,677	3,448	224	22,641	293,019	-----	-----	8,292	8,292
New Jersey, District No. 2.....	56,700	83,174	33,130	6,114	179,118	2,653,674	679	25	55,996	56,700
Kentucky, District No. 4.....	8,315	13,601	7,022	780	29,718	317,015	-----	8,315	8,315	8,315
Pennsylvania, District No. 4.....	105,731	252,329	34,457	3,108	395,625	3,745,700	-----	105,731	105,731	105,731
West Virginia, District No. 4.....	1,305	2,550	671	154	4,680	43,768	-----	1,305	1,305	1,305
Louisiana, District No. 6.....	21,313	49,763	19,260	348	90,684	1,477,401	-----	21,313	21,313	21,313
Mississippi, District No. 6.....	5,080	11,680	1,560	59	18,379	246,521	-----	5,080	5,080	5,080
Tennessee, District No. 6.....	25,625	37,814	16,002	2,594	82,085	1,213,346	-----	25,625	25,625	25,625
Indiana, District No. 7.....	41,493	68,802	37,970	6,575	154,340	2,242,890	25	41,493	41,493	41,493
Illinois, District No. 7.....	285,126	363,711	96,262	52,072	797,171	10,950,641	1,500	283,626	283,626	283,626
Michigan, District No. 7.....	65,506	125,298	46,258	3,931	240,993	4,052,831	1,000	64,506	65,506	65,506
Wisconsin, District No. 7.....	28,765	58,830	20,701	3,234	111,530	1,624,586	50	28,715	28,715	28,715
Missouri, District No. 10.....	16,875	28,849	12,298	2,953	60,975	868,259	-----	16,875	16,875	16,875
New Mexico, District No. 10.....	4,800	4,695	2,217	3,040	14,752	268				

**Loans and Discounts of National Banks, by States, Sept. 26, 1956**  
 [In thousands of dollars]

Location	Real-estate loans			Loans to banks	Loans for purchasing or carrying securities		Loans to farmers		Commercial and industrial loans (including open-market paper)	Other loans to individuals for personal expenditures	All other loans	Overdrafts	Total gross loans	Less valuation reserves	Net loans	
	Secured by farm land (including improvements)	Secured by residential properties	Secured by other properties (other than farm)		To brokers and dealers in securities	Other	Directly guaranteed by the Commodity Credit Corporation and certificates of interest representing ownership thereof	Other loans to farmers (excluding loans on real estate)								
Maine	2,638	27,944	9,819		1,038	1,608		6,183	53,734	35,398	4,405	12	142,779	1,884	140,895	
New Hampshire	1,263	22,509	5,209	520	1,250	1,064		2,829	44,161	37,905	3,307	34	120,051	1,380	118,671	
Vermont	3,867	19,040	5,587	25	100	1,321		6,079	14,342	24,243	2,010	33	76,647	1,060	75,587	
Massachusetts	2,678	141,825	93,447	22,452	13,767	12,153		8,577	1,086,363	399,185	27,608	925	1,808,980	38,968	1,770,012	
Rhode Island	2,367	96,063	23,422	3,000	85	261		2,096	84,241	46,451	7,502	112	265,600	2,749	262,851	
Connecticut	1,102	104,014	24,807	15,000	3,430	4,786		3,643	171,035	134,836	16,799	698	480,150	8,085	472,065	
Total New England States	13,915	411,395	162,291	40,997	19,670	21,193		29,407	1,453,876	678,018	61,631	1,814	2,894,207	54,126	2,840,081	
New York	22,739	542,427	151,825	95,018	448,439	44,477	145	49,269	2,674,885	997,697	159,859	2,283	5,189,073	95,096	5,093,977	
New Jersey	10,691	494,900	97,034	6,400	32,600	14,391		50	12,412	324,169	391,257	38,930	176	1,423,010	24,383	1,398,627
Pennsylvania	52,640	793,996	231,777	23,208	30,070	40,455		324	60,496	1,507,626	656,656	112,533	454	3,510,235	61,618	3,448,617
Delaware	1,406	5,639	585			31				902	2,886	1,530	180	2	13,161	13,148
Maryland	9,080	59,550	28,699	300	3,266	34,758		32	6,195	104,660	74,887	10,738	57	332,222	2,453	329,769
District of Columbia	233	73,007	27,798	218	8,853	4,120		56	138,728	92,530	18,525	84	364,152	4,339	359,813	
Total Eastern States	96,789	1,969,519	537,718	125,144	523,228	138,232		551	129,330	4,752,954	2,214,557	340,765	3,066	10,831,853	187,902	10,643,951
Virginia	18,569	145,800	43,416	3,262	3,130	7,879	110	25,586	211,640	212,257	23,899	200	695,757	6,843	688,914	
West Virginia	3,990	63,241	16,084		205	3,286		3,029	52,171	80,025	2,499	37	224,567	4,027	220,540	
North Carolina	5,467	18,399	10,983	475	6,617	9,876		12,639	113,937	107,364	7,199	82	203,038	3,924	208,114	
South Carolina	2,651	12,548	14,318		3,448	3,464	1,217	6,316	82,202	66,162	12,872	96	205,294	2,790	202,504	
Georgia	9,256	31,675	22,986	796	7,677	20,999	6,560	12,396	289,655	201,403	24,590	636	631,629	7,331	624,298	
Florida	5,016	67,188	52,992	1,875	20,746	28,117		10,111	343,323	241,779	17,519	259	788,925	9,030	779,895	
Alabama	6,117	50,165	20,121	2,240	3,173	4,436	2,257	23,804	195,936	170,670	29,943	336	509,198	10,791	498,407	
Mississippi	3,473	9,435	7,334	49	439	819	433	7,269	43,922	27,223	4,206	193	104,795	1,818	102,977	
Louisiana	5,476	58,893	33,289	2,730	16,213	4,166	617	11,819	335,144	110,861	53,164	1,100	633,472	4,698	628,774	
Texas	28,167	164,979	116,314	6,403	31,270	153,723	46,219	186,553	1,785,383	713,622	120,107	6,222	3,358,962	49,608	3,309,354	
Arkansas	6,777	15,802	12,171		1,833	2,061	1,306	27,239	64,815	60,686	1,757	174	194,621	1,917	192,704	
Kentucky	14,591	41,780	17,766	456	3,692	2,931	23	29,789	91,455	86,861	6,333	252	295,931	4,326	291,605	
Tennessee	12,271	48,323	32,210	4,433	9,128	17,558	4,836	28,571	435,558	238,407	17,707	1,812	850,814	13,703	837,111	
Total Southern States	121,821	731,228	399,984	22,719	107,582	259,315		63,578	385,121	4,045,141	2,317,320	321,795	11,399	8,787,003	120,806	8,666,197
Ohio	41,495	466,315	108,786	8,900	26,965	23,212	2,611	42,162	670,706	567,127	58,105	655	2,017,039	32,603	1,984,436	
Indiana	18,872	259,703	50,134	1,000	14,942	13,250	563	27,836	277,332	201,181	26,172	208	891,193	12,937	878,256	
Illinois	27,235	485,484	129,814	8,067	135,667	99,054	4,325	117,149	2,629,240	743,021	160,452	2,434	4,541,942	97,278	4,444,664	
Michigan	8,982	425,204	101,805	31,000	16,556	25,301	265	13,545	588,329	402,472	40,362	557	1,654,378	24,078	1,630,300	
Wisconsin	9,999	195,122	35,194	8,328	16,783	5,927	5	15,949	261,130	109,889	47,346	182	705,854	16,112	689,742	
Minnesota	10,465	255,775	40,211	630	5,605	14,743	1,777	53,980	479,508	244,434	35,471	957	1,433,556	12,606	1,400,950	
Iowa	10,131	69,883	16,636	25	2,923	2,066	973	53,893	102,538	58,896	9,960	239	328,163	6,033	322,130	
Missouri	7,502	149,244	37,576	18,363	16,193	24,206	4,986	39,409	388,772	199,395	29,428	374	915,448	8,408	907,040	
Total Middle Western States	134,681	2,306,730	520,156	76,313	235,634	207,759		15,505	363,923	5,397,555	2,526,415	407,296	5,606	12,197,573	210,055	11,987,518
North Dakota	2,201	27,632	3,716		80	1,042		8,997	19,662	24,686	32,537	1,144	75	121,772	2,312	119,460
South Dakota	1,872	36,148	5,555		1,163	480		2,649	31,289	30,245	25,375	3,130	182	138,088	4,043	134,045
Nebraska	6,566	29,497	18,131	2,852	3,148	4,454	8,316	99,086	142,860	67,286	21,707	351	404,254	5,901	398,353	
Kansas	9,960	31,306	9,397	212	4,723	2,978	46,694	58,084	133,393	74,529	6,738	307	378,411	3,255	375,156	
Montana	1,369	26,940	4,790	110	1,000	416	2,147	19,925	30,591	48,202	845	113	136,448	2,040	134,408	
Wyoming	1,163	17,801	5,750			520		446	18,470	26,187	15,326	385	99	86,147	892	85,255
Colorado	4,896	69,291	32,625	20	1,468	1,520	3,240	68,557	172,508	100,618	13,142	501	468,386	5,421	462,965	
New Mexico	1,638	16,940	9,795	2,500	5,876	2,071	131	21,637	47,891	34,227	3,906	146	146,758	2,588	144,170	
Oklahoma	12,961	45,549	34,726	1,485	5,598	3,986	21,646	52,255	334,577	141,952	17,439	348	672,522	5,668	666,854	
Total Western States	42,626	301,194	124,485	7,179	23,056	17,467		94,266	388,965	942,938	540,052	68,436	2,122	2,552,786	32,120	2,520,666
Washington	14,093	234,845	46,006	2,500	10,111	5,274	11,670	51,276	422,479	250,849	27,415	171	1,086,697	16,572	1,070,125	
Oregon	16,006	43,043	13,000	2,356	1,252		251	38,360	312,264	181,154	10,907	1,063	809,756	6,166	803,500	
California	69,442	2,760,948	328,938	312,054	43,152	28,298	1,050	240,438	2,519,734	1,265,715	106,059	12,149	7,687,077	102,011	7,585,966	
Idaho	2,509	72,662	8,803		3	195	3,754	28,003	36,587	38,123	2,959	428	194,026	2,868	191,158	
Utah	2,748	44,555	8,355		1,751	1,616	150	11,126	63,061	32,675	2,029	542	168,608	1,582	167,026	
Nevada	611	30,902	8,790		1,100	802		3,493	17,111	30,377	1,919	66	85,291	366	94,925	
Arizona	3,343	72,799	3,344		669	480	407	55,987	89,743	91,284	727	434	319,226	2,497	316,729	
Total Pacific States	108,752	3,406,901	417,279	327,554	59,142	37,926		17,282	428,683	3,460,979	1,899,177	152,045	15,861	10,361,581	132,062	10,229,519
Total United States (exclusive of possessions)	518,584	9,126,967	2,191,913	599,906	968,312	681,802		191,182	1,725,429	20,053,443	10,175,539	1,351,968	39,868	47,625,003	737,071	46,887,932
Alaska (member and nonmember banks)	79	11,470	6,340		300	20		33	12,39							

## U. S. Government Obligations Held by National Banks, by States, Sept. 26, 1956

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed									Federal Housing Administration debentures	Total		
	Direct obligations												
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	U. S. non-marketable bonds (savings, investment series A-1965, B-1975-80; and depositary bonds)	Other U. S. bonds maturing in 5 years or less	Other U. S. bonds maturing in 5 to 10 years	Other U. S. bonds maturing in 10 to 20 years	U. S. bonds maturing after 20 years	Total				
Maine	4,877	2,305	15,518	7,259	21,704	24,338	7,806	573	84,380	21	84,401		
New Hampshire	8,366	2,471	15,824	1,902	13,443	17,184	8,003	366	67,559	33	67,592		
Vermont	8,894	1,542	6,767	5,430	11,956	13,633	4,306	193	52,721	11	52,732		
Massachusetts	40,731	47,682	117,092	25,038	214,060	285,931	57,128	2,200	789,862	1,597	791,459		
Rhode Island	872	7,450	13,099	3,111	25,606	28,265	26,222	420	105,045	-----	105,045		
Connecticut	13,302	9,361	68,114	14,316	73,711	109,412	17,212	727	306,155	12	306,167		
Total New England States	77,042	70,811	236,414	57,056	360,480	478,763	120,677	4,479	1,405,722	1,674	1,407,396		
New York	113,985	162,261	409,199	83,147	305,993	367,928	329,714	5,601	2,277,828	155	2,277,983		
New Jersey	64,369	38,013	149,272	56,849	213,842	330,033	228,671	3,719	1,084,768	374	1,085,142		
Pennsylvania	72,389	31,500	404,837	118,825	517,523	684,896	293,581	15,414	2,138,965	31	2,138,996		
Delaware	1,616	565	1,715	1,335	2,303	2,384	1,673	-----	11,591	-----	11,591		
Maryland	15,253	7,773	46,425	15,992	81,680	157,525	15,460	218	340,326	-----	340,326		
District of Columbia	14,638	12,451	77,164	4,255	98,467	82,641	22,555	-----	312,171	-----	312,171		
Total Eastern States	282,250	252,563	1,088,612	280,403	1,219,808	2,125,407	891,654	24,952	6,165,649	560	6,166,209		
Virginia	37,068	14,544	109,194	33,106	84,273	158,031	35,536	1,238	472,990	91	473,081		
West Virginia	12,917	8,407	53,748	12,626	59,878	79,125	25,506	1,322	253,529	-----	253,529		
North Carolina	8,748	10,158	45,789	7,349	37,980	55,254	7,356	41	172,675	-----	172,675		
South Carolina	10,689	5,022	47,378	8,264	42,016	52,093	13,427	123	179,012	-----	179,012		
Georgia	17,295	28,857	61,228	8,221	84,869	106,886	4,931	132	312,419	-----	312,419		
Florida	46,385	39,187	179,047	16,571	114,865	230,398	142,974	1,361	770,788	-----	770,788		
Alabama	28,209	15,637	107,498	8,214	84,197	70,282	3,521	147	317,715	-----	317,715		
Mississippi	4,351	3,818	18,208	4,591	22,242	23,465	5,880	15	82,570	-----	82,570		
Louisiana	59,055	36,559	193,212	5,721	146,603	116,721	35,659	1,006	594,536	-----	594,536		
Texas	133,341	109,296	400,692	39,954	467,606	591,891	156,511	3,862	1,903,153	-----	1,903,153		
Arkansas	10,615	6,267	37,362	8,242	29,018	46,117	17,087	140	154,848	-----	154,848		
Kentucky	8,977	11,070	83,530	8,202	45,831	87,310	13,620	650	259,190	4	259,194		
Tennessee	25,712	15,707	129,382	11,497	127,438	172,874	9,758	556	492,924	3	492,927		
Total Southern States	403,362	304,529	1,466,268	172,558	1,346,816	1,790,447	471,776	10,593	5,966,349	98	5,966,447		
Ohio	93,235	80,634	309,116	46,323	465,668	601,980	75,033	7,225	1,679,214	196	1,679,410		
Indiana	28,275	33,530	280,316	30,581	261,810	269,577	52,177	1,886	958,152	10	958,162		
Illinois	178,810	88,404	792,208	89,964	1,001,924	1,478,057	157,281	9,256	3,795,904	83	3,795,987		
Michigan	32,095	23,572	206,966	25,955	378,867	597,086	165,557	189	1,430,287	22	1,430,309		
Wisconsin	29,236	26,699	163,527	35,254	117,191	167,874	42,244	1,595	583,620	-----	583,620		
Minnesota	18,252	26,241	146,023	38,430	170,326	208,077	28,522	949	636,820	5	636,825		
Iowa	18,381	15,399	73,042	19,342	78,492	81,232	5,037	188	291,663	-----	291,663		
Missouri	34,724	7,021	137,224	15,169	136,852	199,521	16,614	2,248	549,373	457	549,830		
Total Middle Western States	433,558	301,500	2,108,422	301,018	2,611,130	3,603,404	542,465	23,536	9,925,033	773	9,925,806		
North Dakota	5,131	6,058	24,005	9,859	28,861	24,612	1,322	35	99,883	11	99,894		
South Dakota	6,138	6,613	31,098	6,319	24,432	23,343	2,119	237	100,299	4	100,303		
Nebraska	14,868	11,556	80,648	19,055	77,456	102,758	13,184	332	319,857	-----	319,857		
Kansas	31,546	19,502	107,554	20,386	96,940	81,270	18,570	662	376,430	58	376,488		
Montana	6,866	8,849	38,427	5,171	25,931	30,984	2,252	141	118,621	-----	118,621		
Wyoming	9,452	2,366	24,079	4,492	21,318	29,700	1,703	598	93,708	-----	93,708		
Colorado	63,815	20,351	116,996	12,083	58,503	93,509	20,598	584	386,439	-----	386,439		
New Mexico	12,126	3,187	45,737	2,669	29,827	37,549	2,843	263	134,201	-----	134,201		
Oklahoma	51,734	16,415	130,651	19,236	133,642	171,186	23,599	1,700	548,163	17	548,180		
Total Western States	201,676	94,897	599,195	99,270	496,910	594,911	86,190	4,552	2,177,601	90	2,177,691		
Washington	19,275	46,481	106,030	8,851	90,760	241,521	11,872	618	525,408	-----	525,408		
Oregon	7,880	1,483	65,359	5,047	87,233	128,386	164,485	2,102	461,975	-----	461,975		
California	61,968	111,854	727,578	82,066	752,826	1,550,231	541,940	9,832	3,838,295	282	3,838,577		
Idaho	1,987	4,756	11,439	3,406	22,362	49,016	53,581	5,812	152,359	180	152,539		
Utah	3,950	5,238	36,237	3,679	10,162	30,799	4,773	462	95,300	-----	95,300		
Nevada	5,861	5,429	26,106	1,940	22,408	31,607	1,527	94,878	94,878	-----	94,878		
Arizona	1,093	530	48,287	1,019	25,096	33,850	9,297	1,002	120,174	5	120,179		
Total Pacific States	102,014	175,771	1,021,036	106,008	1,010,847	2,065,410	787,475	19,828	5,288,389	467	5,288,856		
Total United States (exclusive of possessions)	1,499,902	1,200,071	6,519,947	1,016,313	7,045,991	10,658,342	2,900,237	87,940	30,928,743	3,662	30,932,405		
Alaska (member and nonmember banks)	8,422	1,101	5,490	20,032	7,443	10,046	3,238	-----	55,772	-----	55,772		
The Territory of Hawaii (nonmember bank)	1,989	-----	9,800	3,675	5,605	24,948	1,762	-----	47,779	-----	47,779		
Virgin Islands of the United States (nonmember bank)	99	-----	960	60	543	2,684	-----	25	4,371	-----	4,371		
Total possessions	10,510	1,101	16,250	23,767	13,591	37,678	5,000	25	107,922	-----	107,922		
Total United States and possessions	1,510,412	1,201,172	6,536,197	1,040,080	7,059,582	10,696,020	2,905,237	87,965	31,036,665	3,662	31,040,327		
New York City (central Reserve city)	52,138	134,369	236,470	12,025	25,681	495,045	196,185	-----	1,151,913	-----	1,151,913		
Chicago (central Reserve city)	38,439	10,688	309,961	6,839	439,264	875,928	46,741	4,538	1,732,398	-----	1,732,398		
Other Reserve cities	283,197	444,570	2,618,977	180,724	2,980,691	4,643,916	1,238,341	23,674	12,414,090	2,465	12,416,555		
Country banks (member banks) <sup>1</sup>	1,126,476	610,444	3,355,208	816,725	3,600,655	4,644,055	1,419,177	59,728	15,632,468	1,197	15,633,665		
Possessions (nonmember banks)	10,162	1,101	15,581	23,767	13,291	37,076	4,793	25	105,796	-----	105,796		

## States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	3,206	3,410	22,436	2,674	21,035	35,750	4,556	17	93,084	12	93,096
New Jersey, District No. 2	39,992	27,755	92,545	40,976	144,988	241,978	186,094	3,164	777,492	339	777,831
Kentucky, District No. 4	5,331	3,917	24,959	6,045	15,259	38,456	9,346	-----	103,440	-----	103,440
Pennsylvania, District No. 4	20,710	9,975	268,159	30,545	255,478	287,715	111,655	3,639	987,876	-----	987,876
West Virginia, District No. 4	1,709	2,115	1,986	2,180	4,378	3,297	1,189				

**Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, September 26, 1956**

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total	
Maine.....	9,331	11,795		260	8,540	25,528	55,454	
New Hampshire.....	13,395	14,608	18	8	7,862	22,057	57,948	
Vermont.....	3,771	8,751	15	39	3,499	13,580	29,655	
Massachusetts.....	229,732	72,304	424	4,785	52,539	385,229	745,013	
Rhode Island.....	12,015	5,820		155	11,632	36,420	66,042	
Connecticut.....	42,687	50,980	62	114	29,305	79,619	202,767	
<b>Total New England States.....</b>	<b>310,931</b>	<b>164,258</b>	<b>519</b>	<b>5,361</b>	<b>113,377</b>	<b>562,433</b>	<b>1,156,879</b>	
New York.....	617,511	145,862	340	57,740	102,301	1,114,918	2,038,672	
New Jersey.....	75,492	141,536	342	4	72,876	270,509	560,759	
Pennsylvania.....	310,635	271,167	13	2,731	138,620	791,572	1,514,738	
Delaware.....	194	1,687			771	3,492	6,144	
Maryland.....	54,682	41,426		157	19,672	107,837	223,774	
District of Columbia.....	40,106	33,765	74	229	16,433	109,356	199,963	
<b>Total Eastern States.....</b>	<b>1,098,620</b>	<b>635,443</b>	<b>769</b>	<b>60,861</b>	<b>350,673</b>	<b>2,397,684</b>	<b>4,544,050</b>	
Virginia.....	82,392	73,260	447	29	38,553	144,067	338,748	
West Virginia.....	17,529	48,848	10		18,483	60,209	145,079	
North Carolina.....	32,897	48,013	50		19,106	63,830	163,896	
South Carolina.....	25,751	39,675	185		15,720	50,930	132,261	
Georgia.....	100,826	50,393	161		18,437	161,114	330,931	
Florida.....	101,272	173,686	334	132	39,330	208,491	523,245	
Alabama.....	47,153	97,750	333	185	29,651	120,856	295,928	
Mississippi.....	6,467	34,443			7,066	26,348	74,324	
Louisiana.....	104,006	116,482	452	68	26,225	210,634	457,867	
Texas.....	467,369	965,423	8,586	1,447	104,539	781,300	2,328,664	
Arkansas.....	19,738	49,049	40		10,484	49,990	129,301	
Kentucky.....	16,012	55,412		26	17,990	79,411	168,851	
Tennessee.....	111,266	145,935	116	122	36,001	197,726	491,166	
<b>Total Southern States.....</b>	<b>1,132,678</b>	<b>1,898,369</b>	<b>10,714</b>	<b>2,009</b>	<b>381,585</b>	<b>2,154,906</b>	<b>5,580,261</b>	
Ohio.....	249,140	200,308	120	1,028	93,458	552,493	1,096,547	
Indiana.....	90,136	134,842	133	37	52,393	249,344	526,885	
Illinois.....	694,488	351,903	1,193	3,330	103,823	1,371,503	2,526,240	
Michigan.....	192,541	100,830	422	1,060	71,939	428,870	795,662	
Wisconsin.....	90,777	84,469	20	171	25,134	166,166	366,737	
Minnesota.....	191,059	110,446	343	1,562	26,683	260,631	590,724	
Iowa.....	44,080	65,437	152		14,949	89,115	213,733	
Missouri.....	173,808	109,009	55	95	22,891	257,695	563,553	
<b>Total Middle Western States.....</b>	<b>1,726,029</b>	<b>1,157,244</b>	<b>2,438</b>	<b>7,283</b>	<b>411,270</b>	<b>3,375,817</b>	<b>6,680,081</b>	
North Dakota.....	4,284	18,477		55	3,968	26,271	53,055	
South Dakota.....	5,607	21,927			4,727	27,100	59,361	
Nebraska.....	57,504	73,186	270		12,529	126,104	269,593	
Kansas.....	21,890	97,712	113		15,766	127,207	262,688	
Montana.....	10,489	29,768	30	68	5,457	37,330	83,142	
Wyoming.....	5,754	23,980			4,332	20,945	55,011	
Colorado.....	59,316	91,848	50	54	15,784	127,969	295,021	
New Mexico.....	7,863	43,566			7,131	35,094	93,654	
Oklahoma.....	61,609	245,704	326		24,809	200,967	533,415	
<b>Total Western States.....</b>	<b>234,316</b>	<b>646,168</b>	<b>789</b>	<b>177</b>	<b>94,503</b>	<b>728,987</b>	<b>1,704,940</b>	
Washington.....	147,672	53,721	681	1,215	30,856	271,018	505,163	
Oregon.....	88,671	20,195	632	525	14,464	177,501	301,988	
California.....	737,013	203,311	3,346	3,180	129,533	1,448,999	2,525,382	
Idaho.....	12,172	11,291			6,089	39,777	69,329	
Utah.....	20,167	8,039			4,400	48,792	81,398	
Nevada.....	7,707	6,750			3,755	20,256	38,468	
Arizona.....	23,250	18,467		299	12,372	45,987	100,375	
<b>Total Pacific States.....</b>	<b>1,036,652</b>	<b>321,774</b>	<b>4,659</b>	<b>5,219</b>	<b>201,469</b>	<b>2,052,330</b>	<b>3,622,103</b>	
<b>Total United States (exclusive of possessions).....</b>	<b>5,539,226</b>	<b>4,823,256</b>	<b>19,888</b>	<b>80,910</b>	<b>1,552,877</b>	<b>11,272,157</b>	<b>23,288,314</b>	
Alaska (member and nonmember banks).....	3,547	1,647	69	63	7,719	^ 20,662	33,707	
The Territory of Hawaii (nonmember bank).....	5,670	1,233	29	52	13,186	^ 12,668	32,838	
Virgin Islands of the United States (nonmember bank).....	51	10			481	^ 1,335	1,877	
<b>Total possessions.....</b>	<b>9,268</b>	<b>2,890</b>	<b>98</b>	<b>115</b>	<b>21,386</b>	<b>34,665</b>	<b>68,422</b>	
<b>Total United States and possessions.....</b>	<b>5,548,494</b>	<b>4,826,146</b>	<b>19,986</b>	<b>81,025</b>	<b>1,574,263</b>	<b>11,306,822</b>	<b>23,356,736</b>	
New York City (central Reserve city).....	537,477	913			57,438	29,109	709,452	1,424,389
Chicago (central Reserve city).....	580,531	73,457			3,326	23,593	916,852	1,598,899
Other Reserve cities.....	3,472,872	1,638,204	11,784	17,656	498,786	5,632,894	11,272,196	
Country banks (member banks) ^.....	948,511	3,110,878	6,984	2,490	1,001,500	3,923,455	8,983,807	
Possessions (nonmember banks) ^.....	9,103	2,694	98	115	21,266	^ 34,169	67,445	

**States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, etc., of Banks Located in Federal Reserve District Specified**

Connecticut, District No. 2.....	8,466	10,293		18	7,704	20,361	40,842
New Jersey, District No. 2.....	63,980	102,756	216	4	51,958	205,105	421,028
Kentucky, District No. 4.....	1,650	25,060			8,631	28,515	63,856
Pennsylvania, District No. 4.....	183,314	65,638		645	53,615	402,686	705,898
West Virginia, District No. 4.....	1,038	2,570			1,402	3,331	8,541
Louisiana, District No. 6.....	90,800	84,206	452	68	19,421	169,214	364,161
Mississippi, District No. 6.....	6,049	28,883			5,589	21,041	61,562
Tennessee, District No. 6.....	60,021	93,601			24,610	118,674	206,906
Indiana, District No. 7.....	82,714	115,358	133	37	45,662	220,442	464,346
Illinois, District No. 7.....	602,472	289,469	1,193	3,330	91,098	1,298,615	2,346,207
Michigan, District No. 7.....	191,581	92,055	422	1,057	68,784	416,586	770,485
Wisconsin, District No. 7.....	89,363	70,628	20	171	21,089	151,218	333,089
Missouri, District No. 10.....	81,866	50,096	55	36	8,449	105,515	246,017
New Mexico, District No. 10.....	6,550	29,110			4,160	22,081	62,791
Oklahoma, District No. 10.....	61,442	239,713	301		24,025	198,488	523,969

<sup>1</sup> Includes reserve with approved national banking associations for 6 nonmember national banks.

<sup>2</sup> Reserve with approved national banking associations.

<sup>3</sup> Includes 1 member bank in Alaska.

Deposits of National Banks,  
[In thousands of dollars]

Location	Demand deposits							Total
	Individuals, partnerships, and corpora- tions	U. S. Govern- ment	States and political sub- divisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. <sup>1</sup>	Total	
Maine.....	145,777	5,613	14,712	7,113	13	3,132	176,360	
New Hampshire.....	151,912	7,963	16,427	10,501	6,823	193,626		
Vermont.....	68,285	2,610	4,623	1,821	1,916	79,255		
Massachusetts.....	2,036,765	120,827	151,354	293,108	27,401	46,295	2,675,750	
Rhode Island.....	202,222	10,183	19,641	3,770	1,089	8,766	245,671	
Connecticut.....	659,972	37,903	39,541	22,369	13	32,783	792,581	
Total New England States.....	3,264,933	185,099	246,298	338,682	28,516	99,715	4,163,243	
New York.....	5,048,511	263,116	385,181	502,995	284,789	323,181	6,807,773	
New Jersey.....	1,516,907	77,027	205,052	48,892	130	55,614	1,903,622	
Pennsylvania.....	3,827,189	201,104	223,335	402,857	17,881	68,914	4,741,280	
Delaware.....	16,708	275	252			405	17,640	
Maryland.....	503,128	37,722	83,806	66,101	240	5,107	696,104	
District of Columbia.....	589,788	25,204	80	53,281	5,951	11,969	686,273	
Total Eastern States.....	11,502,231	604,448	897,706	1,074,126	308,991	465,190	14,852,692	
Virginia.....	776,007	36,047	47,049	100,867	154	19,021	979,145	
West Virginia.....	329,483	14,314	45,142	28,377		8,607	425,923	
North Carolina.....	377,654	16,658	33,886	23,959	50	12,908	465,115	
South Carolina.....	348,714	19,040	54,761	16,973		9,154	448,642	
Georgia.....	739,252	39,601	106,392	167,703	41	7,776	1,060,765	
Florida.....	1,298,073	32,652	137,083	179,783	2,869	22,915	1,673,375	
Alabama.....	721,649	28,124	78,253	73,539	378	11,492	913,435	
Mississippi.....	155,085	6,125	41,069	19,892		666	222,837	
Louisiana.....	928,829	33,609	264,284	199,022	7,830	15,950	1,449,524	
Texas.....	4,657,733	147,580	322,168	1,089,384	22,016	76,568	6,315,449	
Arkansas.....	307,793	7,665	41,319	48,672		2,784	408,233	
Kentucky.....	475,626	17,785	34,947	27,816		4,575	560,749	
Tennessee.....	860,082	34,293	125,358	294,680	2,475	14,378	1,331,266	
Total Southern States.....	11,975,980	433,493	1,331,711	2,270,667	35,813	206,794	16,254,458	
Ohio.....	2,571,862	155,941	337,686	239,598	4,483	73,331	3,382,901	
Indiana.....	1,272,078	59,467	218,364	121,188	825	34,591	1,706,513	
Illinois.....	5,754,094	358,344	551,149	1,146,933	35,091	97,433	7,943,044	
Michigan.....	1,983,348	214,048	185,733	173,049	5,106	30,868	2,592,152	
Wisconsin.....	844,025	60,482	60,109	139,911	1,152	22,139	1,127,818	
Minnesota.....	1,134,766	72,763	118,817	351,945	4,811	20,534	1,703,636	
Iowa.....	445,456	19,182	84,138	104,153		5,939	658,868	
Missouri.....	1,150,377	59,255	64,841	400,635	2,905	11,263	1,689,276	
Total Middle Western States.....	15,156,006	999,482	1,620,837	2,677,412	54,373	296,098	20,804,208	
North Dakota.....	169,384	4,860	13,072	9,829	13	2,274	199,432	
South Dakota.....	166,852	6,659	29,424	9,234		2,376	214,545	
Nebraska.....	635,029	32,954	78,309	137,708	31	8,489	892,520	
Kansas.....	652,063	26,798	147,027	85,098		6,887	917,873	
Montana.....	217,358	6,072	26,349	14,971		3,083	267,833	
Wyoming.....	128,725	4,257	27,112	10,594		2,037	172,725	
Colorado.....	663,534	30,618	54,204	85,664	213	10,366	844,599	
New Mexico.....	191,072	13,407	65,125	11,145		3,802	284,551	
Oklahoma.....	1,130,949	53,699	146,364	208,754	147	14,362	1,554,275	
Total Western States.....	3,954,966	179,324	586,986	572,997	404	53,676	5,348,353	
Washington.....	1,210,837	56,242	146,924	78,862	5,742	18,527	1,517,134	
Oregon.....	823,121	30,963	88,841	25,787	1,616	29,537	999,865	
California.....	6,484,530	297,892	377,873	249,667	129,780	246,400	7,786,142	
Idaho.....	224,147	8,007	36,797	3,982		3,157	276,090	
Utah.....	203,405	6,495	27,818	14,943		2,059	254,720	
Nevada.....	116,662	4,055	32,502	943		2,113	156,275	
Arizona.....	318,850	8,773	36,352	9,751	3,436	8,093	385,255	
Total Pacific States.....	9,381,552	412,427	747,107	383,935	140,574	309,886	11,375,481	
Total United States (exclusive of possessions).	55,235,668	2,814,273	5,430,645	7,317,819	568,671	1,431,359	72,798,435	
Alaska (member and nonmember banks).....	63,975	14,973	8,210	1,834		1,101	90,093	
The Territory of Hawaii (nonmember bank).....	71,061	15,452	8,726	1,820		1,603	99,572	
Virgin Islands of the United States (nonmember bank).....	2,552	139	508	3	910	32	3,241	
Total possessions.....	137,588	30,564	17,444	3,657	917	2,736	192,906	
Total United States and possessions.....	55,373,256	2,844,837	5,448,089	7,321,476	569,588	1,434,095	72,991,341	
New York City (central Reserve city).....	3,388,879	188,371	66,822	477,501	283,041	264,116	4,668,730	
Chicago (central Reserve city).....	3,322,733	256,582	258,482	1,011,983	34,766	54,107	4,938,658	
Other Reserve cities.....	24,657,656	1,396,540	1,960,360	4,820,226	239,254	556,407	33,630,443	
Country banks (member banks) <sup>2</sup> .....	23,869,124	972,960	3,145,229	1,008,104	11,610	556,893	29,563,920	
Possessions (nonmember banks).....	134,864	30,384	17,196	3,657	917	2,572	189,590	

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	149,172	7,786	9,619	4,931		7,633	179,141
New Jersey, District No. 2.....	1,114,193	54,481	139,456	46,831	130	47,173	1,402,264
Kentucky, District No. 4.....	183,218	5,505	15,620	3,382		1,516	209,241
Pennsylvania, District No. 4.....	1,941,657	109,156	87,425	197,590	3,050	20,102	2,358,980
West Virginia, District No. 4.....	21,005	687	2,699	1,496		604	26,491
Louisiana, District No. 6.....	729,538	25,517	225,108	171,765	7,830	10,419	1,170,177
Mississippi, District No. 6.....	119,805	5,050	34,701	19,035		516	179,107
Tennessee, District No. 6.....	532,247	23,214	91,815	145,083		10,798	803,157
Indiana, District No. 7.....	1,109,733	52,425	188,761	105,843	825	31,286	1,488,873
Illinois, District No. 7.....	5,392,850	347,344	481,608	1,051,279	35,091	93,212	7,401,384
Michigan, District No. 7.....	1,927,824	209,617	174,981	172,677	5,106	29,577	2,519,782
Wisconsin, District No. 7.....	758,794	56,516	50,347	136,548	1,152	21,036	1,024,393
Missouri, District No. 10.....	445,913	17,357	19,697	205,512	2,037	5,714	696,230
New Mexico, District No. 10.....	110,903	11,774	48,991	9,945		2,723	184,336
Oklahoma, District No. 10.....	1,114,504	53,478	142,712	208,275	147	14,070	1,533,186

<sup>1</sup> Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).

<sup>2</sup> Includes 1 member bank in Alaska.

by States, Sept. 26, 1956

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Govern- ment	Postal savings	States and political sub- divisions	Banks in United States	Banks in foreign countries	Total	
99,480	1,292	7	497			101,276	Maine.
46,887	285	15	179			47,366	New Hampshire.
76,700	74	3	614			77,391	Vermont.
441,830	6,978	1,552	6,230	278	26,050	483,018	Massachusetts.
202,973	315	24	361			203,673	Rhode Island.
223,627	2,113	5	408	10		226,163	Connecticut.
1,091,497	11,057	1,606	8,389	288	26,050	1,138,887	Total New England States.
2,047,996	20,157		77,057	3,327	248,160	2,396,697	New York.
1,315,704	5,066		15,963	278		1,337,011	New Jersey.
2,299,951	4,158	733	62,644	1,022	4,000	2,372,508	Pennsylvania.
12,600			77			12,677	Delaware.
200,141	5,804		6,046	20		212,011	Maryland.
160,590	9,222	1,025				170,837	District of Columbia.
6,036,982	44,407	1,758	161,787	4,647	252,160	6,501,741	Total Eastern States.
465,650	15,657	120	32,687	793		514,907	Virginia.
171,401	129	186	1,431	167		173,314	West Virginia.
103,017	2,819		35,789	533		142,158	North Carolina.
62,350	4,405	7	356	275		67,393	South Carolina.
191,220	3,036	844	3,704	3		198,807	Georgia.
355,386	9,005	66	49,773	225	2,000	416,455	Florida.
236,165	3,555	10	236	460		240,426	Alabama.
54,078	2,230		15			56,323	Mississippi.
243,406	173	51	2,225		8,251	254,106	Louisiana.
906,823	21,105	1,166	220,288	6,012	5,000	1,160,394	Texas.
92,961	635	24	1,158	135		94,913	Arkansas.
140,871	397	15	9,166	80		150,529	Kentucky.
434,702	3,770	175	23,998	990	50	463,685	Tennessee.
3,458,030	66,916	2,664	380,826	9,673	15,301	3,933,410	Total Southern States.
1,308,969	4,072	190	79,904	90		1,393,225	Ohio.
646,017	3,654	2,111	621	93		652,496	Indiana.
2,520,998	9,153	1,235	122,544	300	8,620	2,662,850	Illinois.
1,231,496	2,440	35	71,539	150		1,305,660	Michigan.
532,419	5,031	1,061	5,009	338		543,858	Wisconsin.
600,085	958	68	11,702	61		612,874	Minnesota.
186,306	1,325	53	113			187,797	Iowa.
295,522	2,660	538	4,235	120		303,075	Missouri.
7,321,812	29,293	5,291	295,667	1,152	8,620	7,661,835	Total Middle Western States.
75,095	347	6	1,596			77,044	North Dakota.
73,832	1,032		4,822			79,686	South Dakota.
110,934	109	29	88			111,160	Nebraska.
143,055	3,300	39	188	8		146,590	Kansas.
76,240	216		156	5		76,617	Montana.
55,349	1,580	18	4,081			61,028	Wyoming.
249,339	2,005	10	10,508	281		262,143	Colorado.
68,940	679	11	13,322			82,952	New Mexico.
213,086	5,229	97	5,172	1,190		224,774	Oklahoma.
1,065,870	14,497	210	39,933	1,484		1,121,994	Total Western States.
600,127	4,878	14	1,096	390	6,500	613,005	Washington.
569,421	229	13	32,269	50		601,982	Oregon.
5,293,662	54,181	222	500,643	5,635	213,711	6,068,054	California.
129,279	1,202	11	10			130,502	Idaho.
90,400	2,350					93,770	Utah.
69,546	1,376		1,904			72,826	Nevada.
141,852	2,413	27	16,143			160,435	Arizona.
6,894,287	66,629	1,307	552,065	6,075	220,211	7,740,574	Total Pacific States.
25,868,478	232,790	12,836	1,438,667	23,319	522,342	28,098,441	Total United States (exclusive of possessions).
23,568	12,177	10	5,701			47,456	Alaska (member and nonmember banks).
75,346	134	10	3,469		1,000	79,959	The Territory of Hawaii (nonmember bank).
4,321			1,500	8	1	5,830	Virgin Islands of the United States (nonmember bank).
108,235	13,311	20	10,670	8	1,001	133,245	Total possessions.
25,976,713	246,110	12,856	1,449,337	23,327	523,343	28,231,686	Total United States and possessions.
597,756	14,643		9,163	1,150	248,160	870,872	New York City (central Reserve city).
990,439	4,525		10,150	300	8,620	1,014,034	Chicago (central Reserve city).
11,034,373	93,908	2,579	763,516	8,848	263,562	12,166,786	Other Reserve cities.
13,248,111	119,923	10,257	656,250	13,021	2,000	14,049,562	Country banks (member banks). <sup>2</sup>
106,034	13,111	20	10,258	8	1,001	130,432	Possessions (nonmember banks).

## of Banks Located in Federal Reserve District Specified

87,793	65	5	248			88,111	Connecticut, District No. 2.
1,026,208	2,611		10,357	275		1,039,451	New Jersey, District No. 2.
71,705	2		4,150	80		75,937	Kentucky, District No. 4.
866,395	259	175	25,600	987		893,416	Pennsylvania, District No. 4.
11,818		10	575			12,403	West Virginia, District No. 4.
187,761	78	41	2,225		8,251	198,356	Louisiana, District No. 6.
45,306	1,838	5				47,149	Mississippi, District No. 6.
288,754	2,920	172	23,435	990		316,271	Tennessee, District No. 6.
571,194	3,224	2,091	171	68		576,748	Indiana, District No. 7.
2,331,824	8,411	1,200	96,198	300	8,620	2,446,553	Illinois, District No. 7.
1,155,660	2,263	10	70,779	150		1,228,862	Michigan, District No. 7.
462,782	5,006	841	4,766	338		473,733	Wisconsin, District No. 7.
95,297	73	7	173			95,550	Missouri, District No. 10.
56,504	605	11	9,920			67,100	New Mexico, District No. 10.
206,941	5,225	97	5,152	1,135		218,550	Oklahoma, District No. 10.

## Condition of National Banks in Each Federal Reserve District, September 26, 1956

[In thousands of dollars]

	District No. 1 (258 banks)	District No. 2 (412 banks)	District No. 3 (477 banks)	District No. 4 (398 banks)	District No. 5 (339 banks)	District No. 6 (317 banks)	District No. 7 (572 banks)	District No. 8 (322 banks)	District No. 9 (344 banks)	District No. 10 (617 banks)	District No. 11 (493 banks)	District No. 12 (114 banks)	Total! (4,663 banks) <sup>1</sup>
<b>ASSETS</b>													
Loans and discounts, including overdrafts.....	2,724,276	6,296,967	2,173,529	3,722,808	2,074,645	2,930,317	7,493,191	1,707,847	1,637,596	2,396,545	3,500,692	10,232,498	46,890,911
U. S. Government obligations, direct and guaranteed.....	1,314,300	3,148,910	1,470,022	2,787,633	1,713,887	2,328,511	6,483,847	1,200,858	1,092,676	2,056,192	2,046,713	5,290,982	30,934,531
Obligations of States and political subdivisions.....	319,760	1,080,311	403,690	640,951	278,900	533,931	1,164,195	269,938	230,094	428,483	400,966	1,289,329	7,040,548
Other bonds, notes, and debentures.....	72,243	183,744	139,446	144,897	85,073	96,191	306,254	62,960	82,256	111,035	106,718	282,310	1,673,127
Corporate stocks, including stocks of Federal Reserve banks.....	14,154	35,640	11,525	22,204	9,904	13,213	34,764	8,393	6,314	10,970	15,938	49,833	232,852
<i>Total loans and securities</i> .....	4,444,733	10,745,572	4,198,212	7,318,493	4,162,409	5,902,163	15,482,251	3,249,996	3,048,936	5,003,225	6,071,027	17,144,952	86,771,969
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	1,110,037	2,509,542	951,715	1,874,842	1,195,180	1,872,733	4,127,860	1,001,426	845,107	1,715,090	2,462,679	3,623,080	23,289,291
Bank premises owned, furniture and fixtures.....	58,230	110,768	63,303	94,587	65,112	91,646	106,105	39,519	30,280	47,518	134,477	217,124	1,058,669
Real estate owned other than bank premises.....	1,528	1,861	1,658	696	1,869	3,939	2,629	2,248	2,060	3,324	8,202	3,166	33,180
Investments and other assets indirectly representing bank premises or other real estate.....	1,259	3,355	3,590	3,158	1,454	7,608	7,554	749	4,437	4,707	5,255	37,538	80,664
Customers' liability on acceptances.....	30,153	53,406	8,320	353	503	3,568	6,163	4,093	1,196	2,550	33,306	56,509	200,120
Income accrued but not yet collected.....	11,261	26,420	4,744	21,156	6,576	14,845	49,899	6,880	10,549	10,228	12,252	61,675	236,485
Other assets.....	7,243	59,032	8,674	8,489	7,152	8,588	18,981	4,351	2,535	4,787	7,052	23,250	160,134
<b>Total assets</b> .....	5,664,444	13,509,956	5,240,216	9,321,774	5,440,255	7,905,090	19,801,442	4,309,262	3,945,100	6,791,429	8,734,250	21,167,294	111,830,512
<b>LIABILITIES</b>													
Demand deposits of individuals, partnerships, and corporations.....	3,115,761	6,311,876	2,304,954	4,717,742	2,903,769	4,140,564	9,634,657	2,191,369	1,829,115	3,750,671	4,953,638	9,384,276	55,238,392
Time deposits of individuals, partnerships, and corporations.....	1,003,704	3,161,997	1,735,652	2,258,887	1,151,331	1,304,592	4,707,766	781,069	970,725	917,479	980,989	6,896,488	25,870,679
Deposits of U. S. Government and postal savings.....	189,906	348,221	121,681	275,997	187,662	175,723	709,508	98,698	101,825	190,344	179,980	480,743	3,060,288
Deposits of States and political subdivisions.....	244,820	621,918	244,485	553,659	337,759	752,730	1,151,862	282,450	227,455	548,162	604,840	1,299,832	6,869,972
Deposits of banks.....	388,605	1,091,438	226,197	450,756	296,245	779,955	1,622,150	533,355	394,604	746,648	1,151,403	750,795	8,432,151
Other deposits (certified and cashiers' checks, etc.).....	92,082	377,987	57,658	95,553	66,162	63,916	181,050	22,648	30,661	50,286	83,470	310,050	1,431,523
<b>Total deposits</b> .....	5,034,878	11,913,437	4,690,627	8,352,594	4,942,928	7,217,480	18,006,993	3,909,589	3,554,385	6,203,590	7,954,320	19,122,184	100,903,005
<i>Demand deposits</i> .....	3,984,102	8,389,178	2,901,298	5,977,613	3,674,711	5,800,016	13,093,300	3,083,926	2,561,241	5,241,469	6,716,100	11,378,797	72,801,751
<i>Time deposits</i> .....	1,050,776	3,524,259	1,789,329	2,374,981	1,268,217	1,417,464	4,913,693	825,663	993,144	962,121	1,238,220	7,743,387	28,101,254
Bills payable, rediscounts, and other liabilities for borrowed money.....	8,532	85,205	9,680	69,938	31,795	47,860	220,495	29,528	56,050	35,086	25,607	129,600	749,376
Mortgages or other liens on bank premises and other real estate.....	80	57	38	71	33	211	23	38	95	11	169	826	
Acceptances outstanding.....	31,425	55,687	8,903	353	503	3,743	6,531	4,216	1,196	2,550	38,003	58,525	211,635
Income collected but not yet earned.....	29,685	68,765	19,628	44,301	17,462	43,137	79,966	14,728	23,779	14,932	14,745	121,031	492,159
Expenses accrued and unpaid.....	26,444	58,464	13,374	43,228	18,278	29,734	87,615	14,457	21,356	21,945	32,271	127,579	94,745
Other liabilities.....	26,856	231,986	6,449	8,016	4,921	4,864	25,417	3,458	3,500	1,938	3,858	239,524	560,787
<b>Total liabilities</b> .....	5,157,820	12,413,624	4,748,718	8,518,468	5,015,958	7,346,851	18,427,228	3,975,999	3,660,304	6,280,136	8,068,815	19,798,612	103,412,533
<b>CAPITAL ACCOUNTS</b>													
Capital stock (see memoranda below).....	136,607	368,570	123,797	236,797	112,261	170,435	438,798	94,228	86,430	145,342	244,428	433,270	2,590,963
Surplus.....	255,279	543,603	259,099	447,764	216,201	263,092	645,317	152,291	123,873	215,172	286,516	626,504	4,034,711
Undivided profits.....	92,021	168,363	98,633	110,385	79,540	96,595	220,452	75,086	59,835	127,019	113,390	295,052	1,536,371
Reserves and retirement account for preferred stock.....	22,717	15,796	9,969	8,360	16,295	28,117	69,647	11,658	14,658	23,760	21,101	13,856	255,934
<b>Total capital accounts</b> .....	506,624	1,096,332	491,498	803,306	424,297	558,239	1,374,214	333,263	284,796	511,293	665,435	1,368,682	8,417,979
<b>Total liabilities and capital accounts</b> .....	5,664,444	13,509,956	5,240,216	9,321,774	5,440,255	7,905,090	19,801,442	4,309,262	3,945,100	6,791,429	8,734,250	21,167,294	111,830,512
<b>MEMORANDA</b>													
Par value of capital stock:													
Class A preferred stock.....	35	858					200	2,575					3,668
Class B preferred stock.....		90	85										175
Common stock.....	136,572	367,622	123,712	236,797	112,261	170,435	436,223	94,228	86,430	145,342	244,428	433,270	2,587,120
<b>Total</b> .....	136,607	368,570	123,797	236,797	112,261	170,435	438,798	94,228	86,430	145,342	244,428	433,270	2,590,963
Retirable value of preferred capital stock:													
Class A preferred stock.....	35	1,033					200	2,575					3,843
Class B preferred stock.....		115	85										200
<b>Total</b> .....	35	1,148	85				200	2,575					4,043
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	389,218	1,240,474	556,833	1,311,771	811,833	1,508,420	1,882,619	423,711	621,849	1,124,131	1,286,659	3,181,291	14,338,809

<sup>1</sup> Exclusive of 8 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

## Reserves of National Banks, September 26, 1956

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserves with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required <sup>2</sup>	Excess <sup>3</sup>		
Central Reserve city banks:										
District No. 2	4,668,730	538,390	4,130,340	870,872	5,001,212	799,452	869,611	-70,159	15.99	17.39
District No. 7	4,938,658	653,988	4,284,670	1,014,034	5,298,704	916,832	907,636	9,216	17.30	17.13
Reserve city banks:										
District No. 1	1,830,329	196,770	1,633,559	214,450	1,848,009	285,046	304,763	-19,717	15.42	16.49
District No. 2	122,899	10,757	112,142	11,187	123,329	17,331	20,745	-3,414	14.05	16.82
District No. 3	918,896	137,755	781,141	106,548	887,689	145,125	145,932	-807	16.35	16.44
District No. 4	3,664,902	478,652	3,186,250	992,752	4,179,002	654,125	623,163	30,962	15.65	14.91
District No. 5	1,462,522	202,489	1,260,033	290,846	1,550,879	229,909	241,348	-11,439	14.82	15.56
District No. 6	2,606,956	451,285	2,155,671	475,337	2,631,008	409,232	411,788	-2,556	15.55	15.65
District No. 7	4,270,888	560,514	3,710,374	1,675,383	5,385,757	751,467	751,636	-169	13.95	13.96
District No. 8	1,601,682	282,621	1,319,061	289,396	1,608,457	244,376	251,901	-7,525	15.19	15.66
District No. 9	1,158,058	219,389	938,669	206,815	1,145,484	180,275	179,301	974	15.74	15.65
District No. 10	2,760,479	499,603	2,260,876	399,792	2,660,668	418,535	426,948	-8,413	15.73	16.05
District No. 11	3,635,018	930,774	2,704,244	732,086	3,436,330	476,070	523,368	-47,298	13.85	15.23
District No. 12	9,597,814	1,140,467	8,457,347	6,772,194	15,229,541	1,821,403	1,860,932	-39,529	11.96	12.22
Country banks:										
District No. 1	2,153,773	259,660	1,894,113	836,326	2,730,439	257,026	269,110	-12,084	9.41	9.86
District No. 2	3,597,549	399,730	3,197,819	2,642,200	5,840,019	523,601	515,848	7,753	8.97	8.83
District No. 3	1,982,402	247,259	1,735,143	1,682,781	3,417,924	312,657	292,356	20,301	9.15	8.55
District No. 4	2,312,711	250,066	2,062,645	1,382,229	3,444,874	333,100	316,629	16,471	9.67	9.19
District No. 5	2,212,189	332,247	1,879,942	977,371	2,857,313	302,789	274,462	28,327	10.60	9.61
District No. 6	3,193,060	482,751	2,710,309	942,127	3,652,436	390,158	372,343	17,815	10.68	10.19
District No. 7	3,883,754	488,655	3,395,099	2,224,276	5,619,375	507,687	518,626	-10,939	9.03	9.23
District No. 8	1,482,244	212,648	1,269,596	536,267	1,805,863	194,899	179,165	15,644	10.79	9.92
District No. 9	1,403,183	197,591	1,205,592	786,329	1,991,921	198,289	183,987	14,302	9.95	9.24
District No. 10	2,480,990	400,364	2,080,626	562,329	2,642,955	310,674	277,792	32,882	11.75	10.51
District No. 11	3,081,082	569,427	2,511,655	506,134	3,017,789	361,242	326,705	34,537	11.97	10.83
District No. 12	1,780,983	218,320	1,562,663	971,193	2,533,856	231,423	236,079	-4,656	9.13	9.32
All member national banks:										
District No. 1	3,984,102	456,430	3,527,672	1,050,776	4,578,448	542,072	573,873	-31,801	11.84	12.53
District No. 2	8,389,178	948,877	7,440,301	3,524,259	10,964,560	1,340,384	1,406,204	-65,820	12.22	12.82
District No. 3	2,901,298	385,014	2,516,284	1,789,329	4,305,613	457,782	438,288	19,494	10.63	10.18
District No. 4	5,977,613	728,718	5,248,895	2,374,981	7,623,876	987,225	939,792	47,433	12.95	12.33
District No. 5	3,674,711	534,736	3,139,975	1,268,217	4,408,192	532,698	515,810	16,888	12.08	11.70
District No. 6	5,800,016	934,036	4,865,980	1,417,464	6,283,444	799,390	784,131	15,259	12.72	12.48
District No. 7	13,093,300	1,703,157	11,390,143	4,913,693	16,303,836	2,176,066	2,177,898	-1,892	13.35	13.36
District No. 8	3,083,926	495,269	2,588,657	825,663	3,414,320	439,185	431,066	8,119	12.86	12.63
District No. 9	2,561,241	416,980	2,144,261	993,144	3,137,405	378,564	363,288	15,276	12.07	11.58
District No. 10	5,241,469	899,967	4,341,502	962,121	5,303,623	729,209	704,740	24,469	13.75	13.29
District No. 11	6,716,100	1,500,201	5,215,899	1,238,220	6,454,119	837,312	850,073	-12,761	12.97	13.17
District No. 12	11,378,797	1,358,578	10,020,010	7,743,387	17,763,397	2,052,826	2,097,011	-44,185	11.56	11.81
Total, central Reserve city banks	9,607,388	1,192,378	8,415,010	1,884,906	10,299,916	1,716,304	1,777,247	-60,943	16.66	17.25
Total, Reserve city banks	33,630,443	5,111,076	28,519,367	12,166,786	40,686,153	5,632,894	5,741,825	-108,931	13.84	14.11
Total, country banks	29,563,920	4,058,718	25,505,202	14,049,562	39,554,764	3,923,455	3,763,102	160,353	9.92	9.51
Total, all member national banks	72,801,751	10,362,172	62,439,579	28,101,254	90,540,833	11,272,653	11,282,174	-9,521	12.45	12.46
<b>GEOGRAPHICAL SECTIONS</b>										
New England States	4,163,243	475,189	3,688,054	1,138,887	4,826,941	562,433	597,524	-35,091	11.65	12.38
Eastern States	14,862,692	1,734,063	13,118,629	6,501,741	19,620,370	2,397,684	2,442,572	-44,888	12.22	12.45
Southern States	16,254,458	3,030,443	13,224,015	3,933,410	17,157,425	2,154,906	2,129,549	25,357	12.56	12.41
Middle Western States	20,804,208	6,883,206	17,921,002	7,661,835	25,582,837	3,375,817	3,312,570	63,247	13.20	12.95
Western States	5,348,353	880,484	4,467,869	1,121,994	5,589,863	728,987	702,948	26,039	13.04	12.58
Pacific States	11,375,481	1,358,426	10,017,055	7,740,574	17,757,529	2,052,330	2,096,516	-44,186	11.56	11.81
Alaska	3,316	361	2,955	2,813	5,768	496	495	1	8.60	8.58
Total, all member national banks	72,801,751	10,362,172	62,439,579	28,101,254	90,540,833	11,272,653	11,282,174	-9,521	12.45	12.46
Nonmember national banks (in possessions)	189,590	11,797	177,793	130,432	308,225	455,435	46,234	9,201	17.99	15.00
Total, all national banks	72,991,341	10,373,969	62,617,372	28,231,686	90,849,058	11,328,088	11,328,408	-320	12.47	12.47

<sup>1</sup> Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" of member banks is accounted for by an excess of allowable deductions over gross demand deposits at two banks.

<sup>2</sup> Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—5 percent for all member banks; net demand deposits—20 percent for central Reserve city banks, 18 percent for Reserve city banks and 12 percent for country banks.

<sup>3</sup> The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.

<sup>4</sup> The cash in vault and reserve with approved national banking associations.

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